# Krishnamurthy padhdhati

Nirayan + Sayan

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#### Preface

Astrology is a mother of all science, and our sages have given their knowledge in coded language, so scholars like Shri Jivanrao Chitnis, C.J Krishnaswamy, Sepharial, Alen Leo, B.V.Raman and so many other had found clues from old granths with their hard efforts and intuition. Shri Krishnamurti had also put nearly 40 years efforts and with the grace of God Ganesh, he found some clue in Vimshottari dasa and established new unique system, today known as "K.P." Since 1970 onwards it becomes more and more popular, because of it's scientific implication for Natal including twins and for Horary.

In Jyotish Bharati, Bharatiya Vidya Bhavan, at Mumbai, our late principal Shri Gopalkrishna D. Modi had given permission to start "K.P." along with Sidereal and Sayan system, and present principal Shri Jinabhai G. Lad has also expanded three branches course into Jyotish Vishrad and further for the benifit of the students.

When students get basic of all three branch, in their mind always preference towards particular branch, and one can try to compare it with other branch. Students should know that, due to our limitations, they would prefer particular system than other. It is not a limitation of any systems. One can see that, Shri Krishnamurti had found clue from Vimshottari Dasa only, so with the hard efforts and dedicate attitude one can get results.

Since 1979, I have been associated with Jyotish Bharati (Bombay Astrological Society). In Part I of this **boc k**, I have given theory and my own views for certain topics. Mainly I am follower of K.P. and Sayan, more elucidare on this two systems.

The Part II of this book is compiled by my friend Manoj Makwana, from Lectures given by me and my best friend Shri Dilip Dave at Jyotish Bharati. I am thankful to them.

In Subject like astrology, one can not achive any light, without the help of the almighty and blessings of parents & our Guru's.

I am grateful to Ms. Bhavika Makwana, Mr. Bijal Manilal Visaria and my son Chintan, for their computerised work and also thankful to my wife Jayshree for her cooperation all the time.

Sharad Joshi.

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## **Chapter I**

## Krishnamurti Padhdhati

What is a Krishnamurti Padhdhati?

K.P. is a combination of Sidcrcal and Tropical system, late Sri Krishnamurti had studied both the system, and found that there is a no sound system for prediction. He had been inspired by lord Ganesh and found some clue from Uttar Kalamrita Granth. He studied that, in Vimshottari Dasa system, Star lord of Moon at birth becomes the Dasa lord and thereafter sequences follows. So why should not considered all planets Starlord as consider for Moon.

Then he started studied all planet's results according to its Starlord, after that, he observed that, when more than one planet in same Constellation or in trine constellations, Starlord remain the same, even though results are different. So, further he divided Constellation according to Dasa-Sub period same as for Moon Dasa follows, and he found the reason for different result, when planets are in the same Constellation or in trine constellations.

So, far Vimshottari Dasa was used as a time factor, but he had divided Dasa system as a distance factor, as follows.

Constellation area 13d-20mts. And he worked out distance area as follows.

7yrs = ?

Same way he worked out for all planets distance factor in one Constellation, and it is called sub area. For all planets sub area is as under, and it remains same in all constellations.

| Planets | No. of years Sub Area |              |
|---------|-----------------------|--------------|
| Ketu    | 7                     | 0d-46'-40"   |
| Venus   | 20                    | 2d-13'-20"   |
| Sun     | 6                     | 0d-40'-00"   |
| Moon    | 10                    | ld-06'-40"   |
| Mars    | 7                     | 0d-46'-40"   |
| Rahu    | 18                    | 2d-00'-00"   |
| Jupiter | 16                    | , ld-46'-40" |
| Saturn  | 19                    | 2d-06'-40"   |
| Mercury | 17                    | ld-53'-20"   |
| Total   | 120                   | 13d-20'-00"  |

In Vimshottari Dasa, sub period of Dasa lord is first and follows in sequence, same way it is being used for distance factor.

For Example: Suppose at birth Moon is in Capricorn 17d-45', so we say that Native is born in Saturn sub period in Moon Dasa. Same way suppose, Mars is at birth in Gemini 16d-17', so we have to considered that Mars in Rahu Star and in Venus sub. This way Krishnamurti had worked out all planets and their further classification, that each planet is in which Star and in which sub., and got the result more correctly even though planets are in same Star or trine to it.

After, he observed that in twin chart, planetary positions remain all most same upto Star lord and sub lord, than how to proceed further. Then he divided all cusps in same order, as Vimshottari Dasa pattern. He thought that only cusp moves fast than Moon, and he observed that only cusp is responsible to give different result in twins chart, or in born in the same or near hours.

Following are the features of K.P.

1) Aynamasa: He had used his own Aynamasa, which is based on AD 291, and same motion of Newcomb, i.e. per year 50.2", and it is known as K.P Aynamasa, which is 6'less than, Chitrapaksha Aynamasa.

- 2) Cusp Calculation: Instead of equal house div. or Parashari or Sri Patti. He has used Semi are placidius are system with the help of Tables of houses. He has used cusp as a beginning point, and not as a middle point.
- **3) Degree of Cusp and Planet**: According to Vimshottari Dasa system, three planets i.e. Signlord, Starlord and Sublord rule each degree.
- 4) Cusp Judgement: Sublord of the cusp signifies, decide the matters of the house and how it is connected with the Karak planet of the matter. So, according to cusp Sublord and Sublord's Starlord, strength of the cusp is to be judged. (for more details please refer Nakshatra Chintan part-1)
- 5) Planet's Judgement: Every planet is bound to give result of its Starlord and result depends upon Sublord of the planet.
  - a) Planet is the source of the event.
  - b) Planet's Starlord indicates the matter.
  - c) Planet's Sublord indicates result.

For more details please refer Nakshatra Chintan-1

- 6) **Significators**: Sri Krishnamurti has fixed the following order to select the significators for house.
  - a) Planet in the Star of the occupant in the house.
  - b) Planet is in the house (occupant).
  - c) Planet is in the Star of lord of the house.
  - d) Lord of the house.
  - e) Planets aspects to above significators (sidereal aspects).
  - f) Planets aspects to house (sidereal aspects).
- 7) **Matter:** Sri Krishnamurti has fixed houses for most of all matters related to human beings as under.
  - a) One is the principal house.
  - b) Supporting houses for the matter.

Please refer more in details in Part II.

8) Aspects: Both sidereal and longitude aspects to be considered.

- 9) Rahu and Ketu: No sign allotted to Rahu and Ketu, but following way it represent to planets and houses.
  - a) Planet conjunction to Rahu-Ketu[sidereal way)
  - b) Planet aspects to Rahu-Kctu[sidcreal way)
  - c) Signlord of Rahu-Ketu

Rahu-Ketu cannot aspect to any planet or any house, so these ways Rahu-Ketu represents all planets and its significance from above category and also according to K.P. rules it gives results of Starlord and Sublord.

- 10) Ruling planets: Sri Krishnamurti has given new concept of R.P. from Brihatjatak. Ruling planets are as under in order.
  - a) Asc. Starlord
  - b) Asc. Signlord
  - c) Moon Starlord
  - d) Moon Signlord
  - e) Day lord

Above all, planets in the Asc. or aspects to Moon or any above Ruling planets also to be considered.

There are three types of Ruling planets as under.

- a) Birth Ruling planets.
- b) At the time of judgement.
- c) At the time of any event.

It is not necessary, that all the time order remain the same.

- 11) Time factors: Only Vimshottari Dasa system is used to determine the time of any event. But experienced shows that, Secondary Progression and Dasa Progression also gives result in K.P.
- 12) Transit: In K.P. all planets Transit has to be studied by its Starlord and Sublord position only.

No Sade-sati, no Astakvarga, no Sarvothabhdra Chakra, no Guru Balam, no asthma Chandra, etc all these systems no need to follows in K.P. Only planets Transit through which Star and which sub that's all. All these Transit should be considered from Birth Asc. only.

- 13) Yoga: In K.P. except Punarbhoo yoga, not a single yoga is to be considered. Punarbhoo yoga is formedby Moon's connection to Saturn by Sign-Star-Sub or conjunction or aspect.
- 14) Divisional Charts: In K.P. there is not a single divisional chart is to be used.
- 15) Horary: In K.P. number system 1 to 249 is used, for more details refer Nakshatra Chintan-I.
- I6) Retrograde: In Horary chart, it is to be considered, but not necessary that it is strictly to be followed, because experience shows that if chart is more positive, than this conditions can not stop for giving the results. As per rules it is as under:
- a) If planet it self is retrograde, than when it resume direct motion, and crossed the degree from where it started to move retrograde. Then only it is possible to get the results.
- b) If planct's Starlord or Sublord or both Starlord and Sublord are retrograde, than planet is not in a position to gives results according to its significance.

So, regarding this aspect one has to consider its own experience.

- I7) Muhurat: According to the chart's significators one has to select the Muhurat, for any new work or for any religion rituals.
  - a) Dasa-sub pd-sub sub Pd, according to significators.
  - b) Major planets Transit should be in favourable positions.
- c) Sun and Moon should be Transit through the significators Star and in sub.
- d) Asc. at the time of event should be rise according to jointly ruled by significators.

In short, one can not overlap the judgement step, and one can follow in scientific manner only, if one can follow as under.

- a) Rectification of the Birth time.
- b) Judge the approximately longevity. But never disclose to any body.

- c) Judge the Asc. strength.
- d) Judge the mental capacity through Ist-3rd-9th, Moon and Mercury.
  - e) Judge the matter through principle and supporting houses.
- f) Judge the Karak for the matter, and its relation with houses under considerations.
  - g) Work out the significators for matter.
  - h) Work out the Dasa-sub pd from the significators.
  - i) Consider the Transit.

At the time of event, Dasa rulers Transit through Star and sub of Dasa rulers or significators of the matter. Asc, Sun and Moon also Transit in the same way.

In, Horary chart follows as under.

- a) Complete the chart in one sitting and judge the chart at the same time.
  - b) Check the Moon, whether it reflects the question.
  - c) Check the Asc. Sublord and its strength.
- d) Check the principle house and supporting houses Sublord's significance, whether it indicates positive or negative results.
  - e) Check 11th house's result.
- f) Find out the Ruling planets, selects significators, work out the appropriate Dasa-sub etc., and match with Transit.

Clue for selecting the significators.

- a) According to the significators order.
- b) Joint cusp rulers.
- c) Planets in Star of joint rulers.
- d) Selection from the Ruling planets at the time of judgement.

# Chapter II

# Compare Nirayan, Sayan and K.P.

Note: N = Nirayan S = Sayan

- 1) **Ayanamsa**: N Different ayanamsa used by followers like C.P, Raman, Revati, Lehri etc.
  - S Od ayanamsa used.
  - K.P. Only K.P. ayanamsa is used which is 6' less than Chitrapaksha.
- 2) Rectification: N Different type of systems applied for rectify the birth time, like elements birth Star Asc, day lord, ghati-pal system, Navmasha-Dwadmasha system, etc., and so many.
  - S Events system, Pre-Natal system, Navmasha system etc.,
  - K.P. Through Ruling planets.
  - 3) Cusp System: N Equal house, Sri-patti and Parashari etc.,
- S Placidus, Campanus, Alcabitus, Regiomontanus, Topocentric, Horizontal, Birth-place house system, Natural Graduation, Poll-equatorial etc.,
  - K.P. Only Placidus arc
  - 4) Bhava: N Middle of the cusp is beginning.
  - S Starting of the cusp is beginning.
  - K.P. Starting of the cusp is beginning.
  - 5) Zodiac: N Fixed zodiac.
  - S Moveable zodiac.
  - K.P. Fixed zodiac.
- 6) Aspects: N-Sign to sign, special aspects of Mars-Jupiter and Saturn, 1/4-1/2-3/4 aspects of other planets. Vedh are also one kind of aspects.

- S Longitude aspects, Parallel aspects.
- K.P. Sidereal aspects and long. aspects.
- 7) Constellations: N Divisional Nakshatra.
- S Fixed constellations.
- K.P. Divisional Nakshatra.
- 8) Divisional charts: N Various charts are to be used for different matters.
- $\boldsymbol{S}$  Dreskana, Navmasha and Dwadamasa chart some followers are using.
  - K.P- No divisional chart.
  - 9) Shada Bala: N Shada Bala is used.
  - S It is not considered.
  - K.P. It is not considered.
- 10) Benefic and Malefic: N Jupiter and Venus considered benefic, Mercury depends upon connected with which planet, Moon's depend upon lunar day.

Sun is Krura Graha and Saturn-Mars-Rahu-Ketu considered as malefic. Panchadha Maittri and according to lord ship.

- S Benefic are Jupiter, Venus, Rahu, Mercury depends upon it is connected with which planet. Moon depends upon lunar day. And lord ship is also considered for all the planets. Hyleg oriental, Rising position also is to be considered.
- K.P. Depend upon Matter, not a single planet is fully benefic or malefic.
  - 11) Yoga: N Various yogas are to be considered for the results.

S-yoga based on long. Aspects and parallel.

K.P.- Except Punarbhoo not a single yoga is considered.

- 12) Father and Mother: N 9th or 10th house for father, 4th house for mother.
  - S 4th house for father and 10th house for mother.
  - K.P. 9th house for father and 4th house for mother.
- 13) Cusp **Judgement**: N planet in house, planet aspects to house. planet in adjacent house, position of lord of house etc., to be judged.
  - S Same as above.
  - K.P. Sub lord of the cusp decide the cusp strength.
- 14) **Planet's Judgement :** N Depend upon house position, Sign. Star, Shodasbala, Astakvarga etc.,
- S Depends upon house, sign, term, Hyleg, rising and setting. oriental-occidental, cumulating, with any fixed Star.
  - K.P. Depends upon its Star lord and Sublord.
- 15) Significators of the Bhava: N occupant, lord of house, Karak of matter, planet aspect to above all.
- S Occupant, lord of house, Karak of matter, and planets aspecting to above all influence to house and its matters.

#### K.P.:-

- 1) Planets in Star of occupant.
- 2) Occupant
- 3) Planets in Star of lord of house.
- 4) Lord of house.
- 5) Planet aspects to above significators, house and Karak of matter In addition one can consider cusp rulers and planets in their Star.
- 16) Group of House: For any matter, there is not any format giver in Nirayan and in Sayan, but in K.P. clearly given group of houses for each matter.
- 17) Rahu-Ketu: N Different signs allotted by great scholars a; lord of sign, exalted and for aspects etc.,
  - S No such classifications given

- K.P.- Rahu/Ketu represents planets in following ways, but no permanent allotment.
  - 1) Planet in conjunction.
  - 2) Sidereal aspects of planets.
- 3) Lord of sign, in which it deposited and according to rule of K.P., its Starlord's result.
- 18) **Degree :** N Sign ruler, Star ruler, and different divisional charts Lords rulers rule it.
- S It is ruled by sign ruler, term lord, divisional charts rulers and some degrees ruled by fixed Star's rulers.
- K.P. Mainly it is ruled by three planets, Signlord, Starlord and Sublord.
  - 19) Uranus, Neptune and Pluto: N Not considered.
  - S All are considered.
  - K.P. Aspects point of view consideration is applied.
  - 20) Ruling Planets: N No such fixed term.
- S Rising planet, Hyleg planet, Cumulative or strong planet and out of this one is to be considered Ruling planet.
- K.P. Asc. Starlord, Asc. Signlord, Moon Starlord, Moon Signlord and day lord. In addition Planets aspects to Asc, Moon and other Ruling planets.
- **21) Matching of Horoscope :** N Asc. Moon; full chart and Gunas out of 36.
  - S Asc, Moon; full chart and longitude aspects and direction.
  - K.P. Please refer Nakshatra chintan-1.
- **22) Time Factor**: N-Various Dasa, Transit, Astakvarga, Sarvothabhadra Chakra etc.,
  - S Various directions, Transit.
  - K.P. Vimshottari Dasa, Transit.

Note-Solar return chart and planetary periods system is applicable to all systems.

- 23) **Transit**: N From Moon sign, Astakvarga, Sarvothabhdra Chakra, Vedha, Sade-sati, Panotti.
- $\ensuremath{S}$  From Sun sign, Solar return chart, New and full Moon chart, diurnal chart, eclipse chart ctc.,
- K.P. Planets Transit through Star and sub and it is to be observed in Asc. chart only.
  - 24) Horary: N Through Number and Time System.
  - S Through time system.
- K.P. Through number system. For more details please refer Nakshatra Chintan 1.

Tajik system's rules are applicable in Nirayan and in Sayan. Special aspects of Tajik applicable in Horary of Tajik only.

Different Sahams also used in Tajik system while Fortuna is used in all systems.

- 25) **Muhurat:** N Selective Panchang terms for specified Muhurat, Asc. chart, hora, chowagadia etc., and dinsuddhi.
  - S Asc. chart, fixed Star. Aspects.
  - K.P. According to significators of the matter from chart.

Dasa, Progression, Transit is common in all systems.

# Chapter III

## **Ruling Planets**

Ruling planets mean particular planet or group of planets controlled over the chart or on any event or ruling over particular hours. There are three types of Ruling planets.

- 1) Birth Ruling planets.
- 2) At the time of judgement.
- 3) At the time of any event fructify.

In Sayan, Ruling planet means, planet in Hyleg position or oriental or elevated or rising or lord of M.C. or Asc. lord, out of which one is strong by house-sign-aspects-Star.

In Nirayan, there are no such fix rule given, but normally according to yoga formation one can fixed it, but it is also not possible every time.

In K.P. Following are Ruling planets.

- 1) Asc. Star lord.
- 2) Asc. lord.
- 3) Moon Star lord.
- 4) Moon sign lord.
- 5) Day lord.

Above order is in descending order. In addition, one can consider following planets as Ruling planets.

- 1) If Rahu or Ketu represent any planet from above Ruling planet, than it replace it or one has to give importance to Rahu or Ketu.
  - 2) Planet in Asc. or aspect to Asc. [sidereal)
  - 3) Planet in aspect with Moon.
  - 4) Planet in aspect with other Ruling planets.

As per K.P. theory, one has to judge R.P. as under.

- 1) Consider such planet that is common as significator as well as R.P.
- 2) If planet is in retrograde motion, than it gives results after it gets direct motion and cross the zodiac from where it started to move retrograde motion.
- 3) If planet's Starlord is in retrograde position, as per theory one has to reject that planet.
- 4) If planet's Sublord is in retrograde motion one has to consider it after it resumes direct, if it is strong significator.
- 5) If planet's Starlord and Sublord both are retrograde, than one has to reject as per theory.
- 6) If planet, its Starlord and Sublord are also in retrograde motion, than as per theory one has to reject it.

But one has to keep in mind that, retrograde can not always denied the results, if it is strong significator and another planet is not there to replace it, and all these considerations depend on case to case.

Now we will see, how one can use Ruling Planets for different purposes.

- 1) Birth time rectification.
- 2) To fixed up cusp or planet's position.
- 3) To judge, routine events concern with some fixed time frame like daily events, weekly, monthly or within a year and more then year.
  - 4) To find out significators from Natal or Horary chart.
- 5) To find out positive or negative influences of the specific moment or when any one meet first time.
- 6) To match the horoscope for marriage, business, and relations among the family members or with friends or with any one.

Now, we will see one by one.

For rectification of birth time and marriage match, please refer Nakshatra Chintan Part - I.

1) To judge cusp or planet position when it is on sandhi' point. one has to work out according to given data, then one has to note the Ruling planets at the time of judgement.

According to Ruling planets, one has to first fixed the sign lord, Starlord and Sublord. Give importance to sign lord according to strength of Ruling planets.

Example: Suppose Moon is & Libra 29d-59m 58s. Than there is possible doubt whether due to almanac is there any chance of Moon is in Scorpio, which is debilitated sign of Moon. From the Ruling planets, we have to judge whether Venus or Mars, judge according to Ruling planets order, sign, Star, sub, retrograde consideration or represented by Rahu or Ketu.

- 2) For routine events or events expected in specific time limits, one has to work out Ruling planets at the time of judgement and consider as under.
- a) Strength of Asc. Lord and 11th house lord, lord of question concern house and Karak of the matter, and judged whether it is positive or negative answer.
- b} If Asc. Sign is cardinal than one can expect the result in short time.
  - c} If Asc. sign is fixed than one can expect the result late.
- d} If Asc. sign mutable, than one can expect the result in normal time.
  - e} If Saturn connected with Asc. It indicates delay.
- f) If Saturn in Ruling planet or connected to Ruling planets or slow moving planets in Ruling planets than one can expect delay in result.
- g} If fast moving planets, in Ruling planets, than one can expect result immediately or in short time.

Result in a day one has to move Asc. position from Ruling planets.

Result in a week one has to select which Ruling planet is strong, on that day one can expect the result, if Moon's Star is from R.P.

Result in a month, one has to move Moon from its ruling position, and Moon should Transit from Ruling planets position on the day of result expectation and one has to judge the Sun also be in a Star or sub of R.P.

Result in a year, one has to move Sun from its position at the time of judgement, and at the time of result expectation, Sun should transit through joint rulers of R.P.

Result more than a year, one has to move Jupiter according to Sun.

- 4) Ruling planets at the time of particular moment or when first time you meet somebody. Consider Ruling planets position in your radical chart, whether that all are significators of positive houses or negative houses and accordingly one can decide, or how to react at that moment or how to keep relation with stranger.
- 5) Relation judgement through Ruling planets, one can judge how both the persons Ruling planets are connected in each other charts. Whether it is positive or negative or mixed or one side and that way one can judge, who is beneficiary through each relation and who is facing trouble through each relation. some relations are for money matter, some are for enjoyment-picnic. Some are for study, some are for social, some are for career etc. so, and one can judge those way signification's.

Note: I have seen that, some astrologers are using Ruling planets for fun or for lottery or for gambling etc. but Ruling planets are divine help and it is against the ethics of astrology to use for such purposes.

## **Chapter IV**

## How to Judge Dasa

Dasa is a time measure, and indicate the shape of events likely to take place. There are various types of dasas; its number of years and its judgement system is differing from each Dasa. Here we will study, how to judge the Dasa, sub period and sub-sub period?

Following points to be kept in mind, while judged the Dasa.

- 1) Dasa's results are depending on the strength of the chart.
- 2) Dasalord can not give any contradictory result than chart's promises.
- 3) Dasa is to be study according to the age of the Native, Desh-kala-and patra etc.,
  - 4) Dasa lord can gives results as under:
  - a) Results of its Starlord.
  - b) Results of its own.
  - c) Results of its natural karaktwas.
  - d) According to its cusp rulers, on the base of K.P.
  - e) Result of houses and planets, on which its aspects.
- f) Dasa lord's results influenced by aspected planets, according to its karaktwa, occupant and lordship of houses etc.
- 5) For sub and sub-sub period rulers are bound to give results according to same way as mentioned in (4).
  - 6) Dasa lord cannot give results against the cusp's indications.
- 7) Dasa lord and Bhukti lord should complete the circle of the results oriented house.

Example: For abroad journey, houses are to be considered 3,9,12.

Suppose Dasalord is significator of either 3 or 9 or 12, than bhuktilord should be significator of remain house or houses, out of 3 or 9 or 12th.

- 8) Dasalord and Karak planet as a bhuktilord also can evaluate the result.
- 9) Dasalord and bhuktilord should not be in 6-8-12th from each other, to get the good results.
- 10) If Dasalord is duality, than in its own bhukti result one can expects, if all required houses are covered by same planet. One can expects multiple type of results or repeats the same results.
- 11) Antra, Prantyatar and Sukshma lord are supporters to Dasalord and bhuktilord, and can not go against its results.
- 12) Planet if in fixed sign or in succedent house or slow moving planet than its impact of results is more whether it is positive or negative, while planet is in angle or cardinal or fast moving than its impact is for shortwhile and fast.
- 13) If Dasa lord is connected anyway with Asc. one can become more active during that Dasa, same it applicable to other sub periods.
- 14) Benefic and malefic of Dasa's results depend on the chart position not on natural tendency. At the most natural tendency influence in the result's intensity.
- 15) For dasas results, required support of Transit, without activation's of transits Dasa-bhukti can not give results.
- 16) Work out Solar return results and match with the Dasa bhukti of that year and consider the transits, for specific events.
- 17) Dasalord is good or bad for native, but it can be vice a versa for the native's relatives.
  - 18) Consider Transit activation as under.
  - a) Transit of slow moving planets.
  - b) Transit of Dasa and its sequence rulers.
  - c) Transit of Sun and Moon.
  - d) Consider Asc,

## Chapter V

## **Progression**

In Sayan for time factor direction method is being used. Various types of direction method one can applied like Primary, Secondary, Radix, Naibod, Fractional, Symbolical etc. but main are primary and secondary.

Direction method mainly based on earth movement. Our one year means Sun completes full zodiac i.e.360d. Earth rotate on its axis, and revolve around Sun. Earth rotate on its axis with in a day, and complete 360d. So one can say that one-day is a one-year. In a day, earth move approximately one degree around Sun, and as above discussed, one day = one-year, so one can put equation like as one degree = one year also. To rise one degree 24\*60/360 = one degree = 4 minutes. So every 4 min. after birth = one year and it is called Primary direction.

It's calculations totally based on Spherical trigonometry and it is not possible for every one to calculate all mundane and zodiac arcs. For more details please refer our book "Primary Direction" which is worked out on a single chart of Mahatma Gandhi.

To avoid spherical trigonometry calculations, on the same base, normally Sun moves average one degree in a day, so in secondary direction one day after birth has to be considered as a year. It's a replacement method for primary direction, so it is called a secondary direction.

To calculate, secondary **direction** one require birth ephemeris at least for 90 days and more, while in primary direction all arcs complete within a six hours after birth.

In direction there are two types of direction, one is direct and another is converse direction. In secondary one has to move ahead and backward from birth date for direct and converse direction respectively. In primary direction not such concept as a direct or converse. If birth ephemeris is not available to calculate secondary direction, one can use either Radix

or Naibod. Radix based on 1dg. = 1yr for all planets except Moon, for Moon 13d-05' = 1 yr. For Rahu-Ketu and for retrograde planet at birth one has to move planet in direct directions only.

Same way one can calculate Naibod direction by mean motion of Sun i.e. 0d-59'-08" for all planets and for Moon 13dg-10'-35" for each year. In Radix and in Naibod one has to calculate how many years and months completed and accordingly one has to add arc in radical planets.

For cusp calculation one has to use same arc as above, and add it in M.C. and according to progressed M.C. one can calculate the other houses from tables of houses, for birth latitude or for new place.

In secondary direction one has to calculate planets for the progressed date i.e. number of years completed = number of days to be add in birth date, which is called as a progressed date.

Example: Birth date 19th Nov., 1919. and suppose one wants to work out Progression for the year 1984. it means in Nov, 1983 native has completed the 64 years. And according to system 64 years = 64 days to be add in birth date to get progressed date. 22nd Jan, 1920 will be a progressed date, and one has to used this date's planets according to birth time for progressed chart for the year 19th Nov 1983 to 18th Nov 1984.

For cusp calculations one has to find out sidereal time difference of progressed date and birth datc or which date's sidereal time one has used, and this hrs.min and sccs. difference one has to add in birth R.A.M.C. if birth place and present place is the same. But native has shift permanently from birthplace, than one has to calculate cusp according to new place.

To avoid each year progressed date's birth time planets calculation, one can adopt Noon date or Adjust calendar date as follows.

#### First Method:

- 1) Convert birth time in GMT if you are using GMT ephemeris, or according to ephemeris time.
  - 2) Find out the difference between GMT birth time and next Noon

or Mid nighttime which ever is given in ephemeris. called it is = A

- 3) Add "A" into sidereal time of ephemeris of birth date = "B"
- 4) Find "B" in sidercal time column, nearest to that one is an ACD. i.e. Adjust Calendar Date.

#### Second Method:

- 1) Convert birth time in GMT
- 2) Find out difference between GMT birth time and nearest Noon time = A
  - 3) Now "A"\*365.25/24=B
- 4) If your GMT birth time is in A.M. and ephemeris time in noon, then one has to add B + birth date will be ACD. but GMT is in P.M., then Birth date-B will be ACD.

#### Third method:

- 1) Convert birth time in GMT.
- 2) Find out difference between GMT birth time and nearest noon time = A
  - 3) Convert "A" as follows.

24 hrs = 12 mths.

2 hrs = 1 mth

1 hr = 1.5 days

 $4 \min = 1 \text{ day}$ 

Here 360 days has considered for easy calculation purpose.

Now convert "A" in above formula and find out = "B"

4) If GMT birth time is in A.M., then add B + birth date, and if GMT birth time in P.M., then Birth date - B = ACD.

In first and second method one can get mostly same date, while in third method either one or two days difference may be there, due to number of days per year is considered 360. ACD only replaced the birth date, not of progressed datc, only it becomes easy to considered planets of ephemeris time, one can considered as a progressed planets. And its effects one can get from ACD to next ACD like our year count from birth date to next birth date.

Example: 2nd-Jan-2000 Time - 18hrs 25mts IST, Bombay.

18hrs 25mts - 5hrs 30mts = 12hrs 55mts GMT

SID TIME of 2nd Jan 2000 = 18-45-47 Noontime. difference between GMT birth time and next Noon = 23hrs 05mts.

#### First Method:

23-05-00 + 18-45-47 = 17-50-47, and this figure in Sid.time. Column it is on 18th Dec. [nearest). so ACD is 18th Dec.

#### Second Method:

GMT Birth time is 12hrs 55mts as above.

Difference between nearest noon and this time is 00hr-55mts.

Now OOhrs 55mts\*365.25 days/24hrs.= 13 days 22 hrs i.e. near to 14 days.

GMT birth time is in P.M., so this difference to be deducted from birth date. = 19thdec.

#### Third Method:

GMT birth time is 12hrs-55mts as above, nearest Noon difference is 00hrs-55mts.

As per formula 13days completed and this system all months one has to considered as 30 days. so 30 + 2 [birth date)-13 days = 19th Dec. is ACD. {GMT Birth time is in P.M., so deducted}.

In Progression one has to considered, applying, exact and separating aspects to compare with Natal chart, and some time events take place either in applying or exact or separating aspects. It depends upon Moon's Progression's support for such aspects formation and another factor is Transit according to it.

Aspects among all planets and cusps i.e. Asc. And M.C. except Progressed Moon is called primary Progression in secondary direction, while Moon's monthly Progression's aspects with Natal are called secondary Progression in secondary direction. Without Moon's support no events is possible i.e. Moon's progressed support should be similar to primary Progression.

Then after one can consider Transit to activate these aspects. Only one-degree orb is allowed in Progression. One is for applying and one is for separating from exact degree.

#### Flow of chart is under:

- 1) Consider Natal chart in all respect and which events are indicate, one can expect such events, if Progression or Transit is favourable.
- 2) First consider Natal and Progression chart, and find out the aspects formation within a limit of orb of aspect, and note down. it is called basic or primary arcs in secondary direction.
- 3) Work out Moon's monthly progressed chart and compare it with radical chart, and note down the exact aspects with all points.
- 4) In which months, progressed Moon's aspects form with radical, one can expects events during the same months, if it is similar to primary arcs and support from Transit.
  - 5) Consider aspects formed in progressed chart it self.
  - 6) Consider Parallel aspects with progressed and radical chart.

In Transit, activation's from superior planets with same type of aspects with objects involved either it may be to radical position or progressed position.

In Transit, which two objects involved from radical and progressed chart, they may get activation's from Mars or Sun, if superior planets are supporting for activation.

One has to wait for nearly 3 yr. for expected activation's from Transit, one is in applying year, and one is in exact aspect year and last is in separating aspect year.

One has to work out Solar return chart, to confirm the progressed results for a particular year.

From Moon's monthly progressed chart, one can gets some important months for expected events in a particular year, one can work monthly chart as follows.

- l) According to degree of Sun in radical, one has to leave the sign, and only consider deg. Mts. and sec and in all months when Sun reaches to particular this point or not for all months than one can work out only months correspondence to Moon's monthly progressed indications. And for that time one can work out full chart like Solar return chart.
- 2) One can work out monthly Transit chart, according to radical lunar day for required month, and see how far it cooperate with Progression's results.
- 3) One can work chart at the time of new Moon for those required months, and find out Asc. Rising and new Moon's degree and see how far it is effective in radical or progressed chart as activation's point.
- 4) After consider monthly chart, one can find out Transit of Moon from 12 houses, from radical or progressed or month chart and one can consider days.
- 5)One can work out diurnal chart daily, to find out events likely to happened in a day.

## **Chapter VI**

## **Transit**

At any time, planetary position plays three different roles. For some one it is birth position, for some one it is progressed position and for others it is Transit. Without combinations of above all three factors in a Nativity, one can not expect any results. Not a single event happens, without activation of Transit to Radical or progressed. To consider activation of Transit, each branch applied different rules.

#### **NIRAYAN:**

- 1) Transit to be observed from Moon Asc. I think reasons behind it, that planetary's first influence on mind, and Moon is Karak of mind. Another reason is that, most of know their Moon sign, and in south India most of know their Birth Star also, so, when Native consult without horoscope, astrologer can work out roughly present Dasa-sub period on that base and guide to native accordingly.
- 2) Sarvottabhadra Chakra: There are different types of chakras have been used based on either 27 or 28 constellations, with lunar day, alphabets-vowels etc. Main factor is in this system is that Vedha means special aspects attributed according to motion, directions etc. Mostly kranti samya is more preferable. One can consider it in Natal as well as in Transit.
- 3) Astakvarga: This is a unique system to consider the Transit according to point benefic or malefic. On the base of the Radical positions, each planet has some point either benefic or malefic for each sign, and accordingly it is bound to give results in Dasa factor and in Transit. Here one has to apply reduction-ekdihipatya and kashya system for better result. Some scholars work out point according to sign and house both way and judge accordingly.
- 4) Saturn: When Saturn Transit 12th-1st and 2nd from radical Moon sign, it is consider as a Sade-sati and on the base of Moon's position

at the time of Saturn change sign, one has to consider metal base for above three sign, and accordingly one has to consider the results. When Saturn Transit 4th or 8th sign from radical Moon, it is considered as a two and half year panotti, and normally its results considered not good.

So, such types of systems applied in Nirayan astrology, but according to me one has to consider only birth Asc. for Transit, Astakvarga is not applicable in twins. And regarding Sade-sati and panotti one can not expect always-bad results. Actual there are three types of Sade-sati one has to consider, when Saturn Transit in above position through birth Asc. it is to be considered as physical-social tension. when through Moon it is to be considered as a mental tension and when through Sun it is to be considered as a spiritual base.

#### SAYAN:

Transit to be observed from Sun sign, and aspects formations are main clue for results. Then one has to work out Solar return chart, and one has to compare it with Radical and progressed chart, accordingly one has to judge the main event likely to happen. One has to consider new Moon and full Moon chart, chart at time of eclipse and conjunction of superior planets, one has to work out diurnal chart for daily event.

If in radical chart Moon and Saturn in conjunction or square or in opposition than native always suffer this influence life time due to Transit of Saturn average 12d yearly and progressed of Moon 12d yearly, so position remain the same throughout life.

If in radical chart, aspects formations like conjunction or square or opposition or semi-square between or among planets or with Asc. or M.C. than for such native between 42 year to 49yr. is very trouble some in all respects and it may be danger to life also, particularly by heart attack or accident. Reasons for that one has to consider Transit of superior planets and Progression of Asc, M.C, Moon and Sun. it is as under.

Asc. M.C. and Sun average move 1d per yr. in progressed chart, so at the age 45yr, it is semi-square with their radical position. Moon progressed one zodiac i.e. in 28th year average, so at the age around 42nd year it is in a opposition to its radical position.

In superior planets Jupiter, Saturn, Uranus, Neptune and also node Transit as follows.

Jupiter takes 12yr to complete full zodiac so at the age of 42nd and 48th it is in opposition and conjunction to its position.

Saturn takes 30yr to complete full zodiac, so at the age of 45th it is in opposition position.

Uranus takes 84yr to complete full zodiac, so at the age of 42nd yr. it is in opposition position.

Neptune takes 168yr to complete full zodiac, so at the age of 42nd yr. it is in square position.

Rahu takes 18yr to complete full zodiac, so at the age of 45 th yr. it is in opposition position.

Above motion is average for each planets, and in radical chart, suppose with superior planets and above four progressed points involved with such aspects than it is sure dangerous and one has to cautious.

In medical science also seven-yr, cycle is considered for such changes in physics point of view and for women menopause period is normally between 42 to 49 yr. If eclipse point afflict any radical point or progressed point than one has to consider.

One has to consider orb for Transit, also one has to consider retrograde and stationary position of planets during Transit because its impact is more. Reason for it is that, before planet move retrograde becomes stationery then it moves retrograde, again it becomes stationery and then it resume direct motion, so in such situation when superior planet involved with sensitive point of the radical or progressed than one has to be careful.

When chart of full Moon and new Moon, degree of that and Asc. rise if fall on any sensitive point of radical or progressed chart, than one can expects some result during that month, and with the help of the diurnal chart one can find out the result's day.

With the help of planetary period, one can find out the aspects formation with the radical chart, and one can expect event according to

radix. In this system one has to move one house per year from birth as a Asc. for particular year. for example for 19th yr., one has to consider 7th house as a Asc. and proceeds further.

One can work out parallel Transit, and expects the results.

#### K.P.:

In this system, whether it is radical or Horary or Transit, one thumb rule is that each planet is bound to give results according to its Starlord and good or bad depend on the sub of that planet.

- 1) In this system, one has to observed slow moving planets, and according to their Transit through Star, they are bound to give results. one can expect common results from the above transits. same way one has to study and observe all planets Transit through Star lord and one can get results according to house signify by Starlord in radical chart.
- 2) One has to observed daily Moon's Transit, see that Moon Transit through which Star, and accordingly one can expect, events on particular day.
- 3) One has to observed Sun's Transit, because its regular motion, normally one can expect small or big events happened during particular month. normally Sun remain in one Star nearly for 13 days and in that according to its Transit through sub, one can expect event according to Starlord of Transit Sun if Moon's Transit also match with it.
  - 4) Transit through Asc. only to be observed.
- 5) Common significators from slow moving planets and Dasa-sub period results one can expects.

# Chapter VII

# Aspects

Aspects play very important role in predictive astrology.

Any kind of combination of planet to planet or with cusp called aspects. Different type of aspects system applied by Nirayan, Sayan and Tajik branch of astrology. We will study main object of it.

#### NIRAYAN:

In this branch following types of aspects considered.

- I) All planets aspects to seventh sign from its placement.
- [ One can not consider this aspects for Rahu and Ketu.).
- 2) Additional aspects to be considered for Mars-[4th & 8th), Jupiter-[5th & 9th) and Saturn-[3rd & 10th).
- 3) In granths scholars have given minor aspects like 1/4,1/2, and 3/4th but mostly follow above aspects.
  - 4) Transit vedh is also one kind of aspects.
- 5) Sarvottabhadra Chakra also based on aspects from one Navamash to another Navamash, which is called vedh, according to planet's motion and direction etc.
- 6) In this system, full sign or house involved, through aspect of planet.

In this system, even planet is not aspecting to any planet, but each planet bound to aspect 7th sign or additional aspects if it is, so one can read planet's results as under.

- 1) If Saturn aspects to Venus, by 3rd aspect, than in Saturn Dasa or sub period one can expects the results of house where Venus is deposited, where Venus rules and its karaktwa in addition to its own.
- 2) If Saturn aspects to 10th sign, from its placement, than in Saturn Dasa one can expects the result of 10th house results according to Saturn's position, even there is no planet in 10th sign from Saturn.

3) If Saturn aspects Venus, by 3rd aspect, than in Venus Dasa, results of Venus in a chart will be influenced according to Saturn's placement, house rulers and its karaktwa.

Planet's aspects are good or bad is depend upon chart's position & not according to its natural benefic or malefic consideration. Only this tendency influence to results but terms of good or bad will remain as it is according to chart & matter under consideration

#### SAYAN.

In this system, aspects on longitude distance and parallel. Here also some common judgement that some aspects are benefic or malefic according to distance, but it is not for always. Reason is that, any kind of aspects shows its influence on any event, as well it shows path of event, or it shows easiness or hardship during particular time or for particular event. But promise of event is decide by the house involved.

Normally following distance aspects are considered.

| Major aspec | ets |      | Minor aspects  |   |      |
|-------------|-----|------|----------------|---|------|
| conjunction | -   | Od   | Semi-sextile   | - | 30d  |
| Sextile     |     | 60d  | Semi-quintile  | - | 36d  |
| Square      |     | 90d  | Semi-square    | - | 45d  |
| Trine       |     | 120d | Quintile       | - | 72d  |
| Quincunx    |     | 150d | Tri-decile     | - | 108d |
| Opposition  | -   | 180d | Sesquiquadrate | - | 135d |
|             |     |      | Bi-quintile    | - | 144d |

There are other aspects also considered as follows.

Navamash - planet aspects 40d distance planet or cusp.

**Grand trine-** planet's placement approx. 120d from each other, here minimum 3 planets involved, and planets sign element remain the same. It is main important and its effects like trine house.

**Grand Square-** Planet's placement approx. 90d from each other, here minimum 4 planets involved, and planets sign nature remain the same. It is main important factor and its effects like angle house.

**"T"** formation.- In this aspects Three sign involved of same nature, two planets in opposition and one is in angle to these both planets. It is also important due to same nature of sign and angle effects.

"Y' formation- In this case two planets in opposition and third planet is in sextile to one planet and trine to another planet, show its effect to opposition aspect.

Fan formation- In this condition, planets are in sextile to each other like in lst-3rd-5th-7th 9th etc. this is also supportive aspects to the chart.

In direction, there are two type of aspects to be considered, one is zodiacal and another is mundane. If birth is on higher lat. approx. 45d, than suppose one planet is in Asc. and one is in 10th cusp. but in such case zodiacal aspect is trine, while mundane aspect is square. So all such factors to be considered in direction application.

#### K.P.-

In this system one has to applied both aspects, for house or planets significators point of view, one has to applied Nirayan aspects. While influence point of view or support or obstruct point of view, one has to consider longitude aspects. Rahu and Ketu's significators one has to considered by sidereal aspects.

Special note for longitude aspects:

Conjunction means unity, when two planet cooperate for specific significance, it is good, but when contradict, it a malefic effect. Conjunction like symbol of Sun.

Opposition means one is confused in attraction or in illusion or in Maya, so there is a confusion factor in a **native** for such combinations, can not able to take decision which is correct. It is like a Moon symbol Karak of Maya.

Trine means with support of purva punya and fortune one can get benefit or easiness, with little efforts, it is like a Jupiter.

Square means mentally and physically, one has to put hard struggle and gel the result, so it is ruled by Mercury and Saturn.

Sextile means with efforts and some one supports, one can gets the positive results. It is ruled by Mars.

Above classifications shows that, longitude aspects are some how connected with planet's and sidereal divisional charts, that what I understood.

# Chapter VIII

## Solar Return Chart

As we are doing ingress chart for Mundane astrology, same way for individual we can work out Solar return chart. There are two systems given in the granths.

- 1) Add particular hrs-mts, for a specific year, in a birth time to erect chart.
- 2) Work out Solar return chart for the Sayan longitude of Sun birth, for every year.

Mostly scholars follow 2nd method, for Nirayan chart, one has to convert Sun longitude in Sayan, and according to that longitude one has to erect a chart for the required year, and deduct the aynamasa for Nirayan chart.

Solar return chart indicates events concerned for a year, but one cannot expect any event, which are not promised by Natal chart. To find out events from Solar return chart one has to follow.

- 1) Events according to Nativity.
- 2) One has to work out progressed chart and see which type of events expected during that year.
- 3) After studied the Natal and progressed chart, one has to concentrate on SRC. as under.
- A) Sign rising in SRC, one has to see where this sign fall in Natal and in progressed chart, and according to that house matters reflect during that year.
- B) If any planet rising in Asc. of SRC, then according to that planet's karaktwa and houses ruler, one can expect the events during the year.
- C) If rising sign of SRC, is a sign of angle or trikonc house of Natal than it indicates some good events.

- D) If rising sign of SRC, is a sign of 6-8 or 12th house in a Natal or progressed than it is not good.
- E) If lord of 6-8 or 12th of the Natal chart, rising in SRC, than also it is troublesome year.
- F) If lord of SRC's Asc. is in 6-8 or 12th house in Natal or in progressed chart, also indicate some problem.
- G) Planet rising in the SRC, according to karaktwa and house ruler of Natal one expects the results.
- H) If lord of Asc. of SRC is afflicted in SRC and or Sun is also afflicted in SRC than also it indicates hardship.

After consider all such points, events expected during Transit of superior planets with major aspects, with Asc or Asc. lord of SRC. One can match Moon's monthly Progression for more specific time factor with this Transit.

In SRC, ASC + Asc lord, M.C.+ M.C. **lord** and rising planets are important.

Note: One more experienced I have done, that erect the chart for progressed Sun longitude's for that year. Many clues from this chart is available. I have observed as under.

SRC's results are always based on **b.rth** and progressed chart is for a particular year, progressed Sun is more important and if we erect the chart for this progressed Sun, than it can directly shows effect it with radical aspects as well as mutual aspects formed in progressed chart and then this progressed Sun's aspects in Transit in SRC. Second point is **that**, if native has shifted to new places from birthplace, than it effects more

Third factor is that, mostly birth longitude of Sun falls in near by birth date. While in this system due to progressed Sun's longitude one can not get date nearby birth date in SRC and this can be match with monthly chart by Sun longitude[progressed], lunar month chart[progressed] and one house for every month from Asc. to I2thhouse, and one can consider new Moon and eclipse points in this progressed Sun's SRC. In this system one has to consider year not from birth date to birth date but progressed date and respective year to next year.

## Chapter IX

## **Muhurat**

**Muhurat** or election of time is a separate branch of astrology as well as one can use as a remedial measure. Our all Sodas Sanskars as well as all religion rituals performed according to specific muhurats. All these muhurats are given by our Rishis for the benefit of humanities.

In our granths muhurats are based on panchang. 1) Nakshatra 2) Yoga (one is Sun+Moon yoga another is specific combination of tithinakshtra-day-month etc.) 3) Tithi (lunar day) 4) Karan 5) Day.

To perform religion rituals, our sages have given some specific muhurats, so one can use it with the help of Nativity and according to chart, one can select the Muhurat, and those who do not have their chart, one can use common Muhurat or according to Horary. In Indian panchang almost common muhurats are there, so one can selects according to their cast and customs.

In Sayan one can select the time according to direction, longitude aspects, and fixed stars for specific Muhurat, and mainly they concerned with lunar day, Transit and hora hours.

So according to birth chart one can select with aspects, Transit of superior planets, lunar day and hora hour.

In K.P. according to significators of the matter, one has to see Transit of Dasa rulers, Sun-Moon and Asc. rising from the significators only. If birth chart is not there, one can use Horary for such purpose. One can use hora and sub hora also.

In K.P. one can go upto minute for Muhurat, suppose for specific work if Dasa rulers are not according significators, but one can select the Moon's Transit from the **significator**'s Star and sub, Asc. also according that significator's Star and sub, one can get positive results.

Even if day Star is not according to significators but it is needed to select time for specific work, one can go according to hora hour, and with Asc. rising from the significators which is possible, or even one can go according to only sub rising only. Muhurat will help only, if Natal chart shows positive for specific event.

## Chapter X

# **Cusp Beginning or Middle**

When students study Sidereal and Sayan both the systems, most of the students get confused, whether rising degree is to be considered as a middle of cusp or beginning of cusp. In Sidereal it is a middle point and in Sayan it is a beginning of cusp. According to me it may be as under.

If we study the history of astrology, we can understand that, the vedic astrology based on nakshtras in ancient as well as today also. Our all muhurats, religious functions and shodas sanskaram based on nakshtra, lunar day, yoga, karan and daylord. And all these are according to native's cast and customs, for their welfare and prosperous life. In vedic astrology signs were not used. But later stage signs have been used.

We all know that, our constellations are two types, one is fixed star and one is divisional nakshtras of ecliptic. And today also we are using this divisional nakshtras for all-purpose as well as fixed stars also.

If we go through all nakshtras name, we get main 24 nakshtras. While today we are considering 27 nakshtras. In nakshtras particularly Falguni, Shadha and Bhadrapada nakshtras divided in two parts and their name are Purva Falguni, Uttra Falguni, Purva Shadha and Uttra Shadha, Purva Bhadrapada and Uttra Bhadrapada. So from 24 to 27 nakshtras have been used.

Middle cusp concept based on the nakshtras systems, because 12 houses have 2 points one is beginning and one is middle point, while end point is the beginning point for another cusp. So such 12\*2=24 points of houses.

Another point is to be considered that, cclestial objects and our Solar systems, including our earth and Moon also moving in a particular orbit around each other due to one of the force is gravity. This gravity force is always attracts bodies towards the center of the object, so all celestial objects move around each other due to gravity force of each

other. The gravity force is always centripetal. Our house system has main four points, rising horizon, setting horizon, zenith and nadir. We all know that when Sun is on meridian it is more powerful and its rays are also straight and more heat that time than other hours of the day.

Another point is that, all our longitude aspects are based on geocentric and not on Topocentric, next point is that, for high tide when Moon is on the meridian of that place, i.e. Moon is always in 4th or 10th house during that time, and this is a center point of two horizon. So from above discussion, center point is more important, another factor is that our sidereal horoscope based on fixed zodiac, which is a divisional nakshtras based, and in any division center point is main. Next point is to considered that, we are considering aspects 3 ways, applying-exact and separation, and experience shows that influence of aspects more powerful when it is in exact. Astronomical phenomena like Solar eclipse, and Sun rise time is given in panchang when Sun's disc half rise over the horizon.

In middle point of cusp, there is no need to consider any orb, and planet near to mid point is more powerful than, it is in beginning of the cusp or in end of the cusp. And one can work out comparative ratio on the based of planet deposited in the house and its distance from middle of the cusp.

For beginning of the cusp, 1 think following points are in consideration. Our year is mean full zodiac of Sun, and in a year there are 12 months [Solar months), and 12 lunar months, so twelve equal division of ecliptic is a sign. When fixed zodiac and moveable zodiac were same, description of sign based on the constellations in each sign, but due to precession of equinox at present moveable zodiac has not the same constellations as described. As well as when we see in night during the sky observation, that shape of sign given in our granths are to be studied by considering the divisional nakshtras and fixed stars in that.

When ecliptic divided in equal 12 division, it has one starting point and one is ending point. Sign resembles to cusp in natural terms, so rising degree here considered as a beginning point of cusp. When planet entered in a sign its effects started. Same way when planet entered in a house its effects start. For cusp 5dg orbs is considered and for hyleg

different orbs is to be considered. So planet in end of 12th cusp and near to 1st cusp, its effect more to 1st cusp than to 12th house, and not only for orb consideration but in future it will progressed to 1st house sign from 12th house.

In our ancient granth, planets avastha have been given for odd and even sign, here I have marked that, yuva avastha is in center of sign 12d to 18d. So this also indicate that for planet, center of sign is more important than its beginning.

One more point we can get from Horary rule is that, we can not give answer, when Moon or Asc. is in the beginning or in ending degree, sign is a resemble to house, but not always equal, so this also indicate that beginning point is not that way important as middle point.

In K.P., as per law when we say that, all planets are bound to give results of its Star lord, we considered where Starlord ruler planet is deposited, and that Starlord ruler planet rules which house as a sign lord. But as per its defination it is wrong, because when we use term Starlord, we should considered Starlord ruler for the cusp also not as a sign lord. For example: Suppose Sun is in Venus Star, so we will say that Sun is the significators of where Venus is deposited and house ruled by Venus as a sign lord. i.e. On which house Vrishbha and Libra sign falls, but this is not the correct as per terms, we should considered where Venus rulers nakshtras falls i.e. Bharni-Purva falguni and purva Shadha. If out of these three nakshtra fall on any bhava one has to considered that bhava first than sign rulers.

If time will permit in future, I will put my observations on this point, and one has to consider middle or beginning of cusp according to the system they follow. But according to me middle point is more weighted.

# **Chapter XI**

# "Horary

Horary is a separate branch of astrology, one can use it as a separate tool for the answer of any query or as a supporting tool with Natal chart. There are two systems followed by scholars 1) by time and 2) by number.

In time system, one has to erect the chart, when any querist asked any question, or one can read query in a letter-fax-email etc. or hear query over the phone etc. So according to that time one has to erect the chart. Sometime querist gives the time, place and date when first time query comes in his mind. Actual Horary system is that, whenever any question rise in his mind, that is the actual time for Horary chart.

But most of people don't know this rule of Horary and according to their suitable time they approach to astrologer and asked the question, and astrologer has no choice but he has to cast the horoscope according to that time. And this is a main limitation of time system.

In number system, querist has to give one number, either within 108 or within 249, or unlimited digit number (refer nakshtra chintan part-1) and this number indicate fixed Asc degree of query. Astrologer has to cast the chart according to his convenient time and place, but he has to finished chart working and judgement of the chart in the same sitting.

In this system cusps are according to fixed Asc, according to number given by querist, this Asc. is to be adjusted on the latitude where astrologer cast the chart, and according to **that**, he has to work out other cusps. Astrologer has to insert planets of that time when he starts working in a chart, then one has to take judgement.

If for some reason there is any disturbance during calculation and compulsion to leave it, then one has to cast the chart again when one sits for judgement, cusp remains the same mostly if one is on the same place, but planets get change according to new time.

In Nirayan and in K.P. number system is there, but in Sayan no such system.

Before proceeds in the chart, particularly in Sayan, one has to consider following points.

- 1) If rising Asc. deg in beginning of a sign, matter of query is in beginning stage or querist is not that serious about query. so one can avoid to answer.
- 2) If rising Asc. deg in end of a sign, matter of query is in last stage, so there is no need to go further and one can avoid it.
- 3) If malefic planets are rising, one has come with not good intention, so one can avoid it.
- 4) If Moon is in beginning of a sign, particularly first Navamash, querist is not serious about query, so one can avoid it.
- 5) If Moon is in end of a sign or in a last Navamash, querist has lost all hopes for his query.
- 6) If Moon is in a void of course i.e. before leaving a sign, if no aspect formed by Moon to any other planet, matter's status remain as it is, and one can avoid it.
- 7) If Moon is between Libra 15d to Scorpio 15d., one can avoid to give answer, in these zodiac malefic fixed stars are existed.
- 8) If malefic planets are in 7th house, one can avoid the answer, because 7th house indicate astrologer, and querist will not be satisfied with the answer.
- 9) If more duality indicates in Asc or with Moon, then querist has approached to other astrologers for the same query, so importance of this chart has lost, so one can avoid such query.
- 10) If Saturn in Asc or with Moon, indicates that querist is hiding some thing or providing less information's regarding matter. so there is no need to give reply.
  - 11) If Moon is not reflecting the question by house or sign or aspects

or Karak, than one can avoid the answer.

12) One has to match the querist description from Asc. and if it match then only one-can proceeds further.

So, astrologer has to check all above conditions then only proceeds further as follows.

One has to consider significators and promittars as follows.

Asc. lord or lord of house regarding for whom querist has asked the question, and another significator is Moon.

Promittors are lord of house regarding for which matter question is concerned. planet deposited in a that house and Karak of matter.

So one has to fixed this two planets, one is significator and one is promittor. Then <> nc has to find out who is fast moving planet out of this two, and its degree is in applying condition to other planet, one can consider positive reply.

If fast moving planet is ahead in degree than other planet, one can not expect positive reply.

If fast moving planet is ahead in degree and before change of sign its move backward, and apply to another planet, one can expect positive reply.

If fast moving planet is in applying condition to another planet, but before aspects fulfilledanother planet change the sign, reply is negative.

If fast moving planet is in applying condition to another planet, but before aspects fulfilled, fast moving planet turns retrograde, hopes of results lost at last stage.

If fast moving planet is in applying condition to another planet. But before aspects fulfilled, another fast moving planet than this two aspect with out of this two planet results is prohibited due to this third planet as a house ruler or its karaktwa becomes the reason for this negative result.

If fast moving planet is already in ahead condition than other planet. But befort tit leaves the sign, any another planet which is fast than this two, apply first to slow moving planet and translate or collect its light and approach to first fast moving planet, then one can expect the positive result. It will be fulfilled by support of this third planet as a house ruler and Karak

In Sayan, time factor is considered as follow.

Applying planet's sign and house position to be considered

|               | Cardinal sign, | Common sign, | Fixed sign. |
|---------------|----------------|--------------|-------------|
| Angle Hs.     | 1d = 1  day    | l week       | l month     |
| Succedent Hs. | 1d = 1 week    | 1 month      | l year      |
| Cadent Hs.    | 1d = 1  month  | 1 year       | indefinite  |

Directions of houses and sign as usual.

In K.P. one has to follow as under to judge Horary.

- 1) In one sitting one has to finished the chart and judgement. If there is any disturbance during work and compulsion to get up, one has to insert the planets of new time. If place remain the same, there is no need to cast the cusp again, but place of working is also changed, then one has to consider new place lat. for cusp according to given number.
- 2) Judge the Moon, if it reflect the query, then one can proceed further.
- 3) Judge the strength of Asc. Sublord. and also it indicates the query & efforts.
- 4) Judge the main house Sublord for the particular matter, and see whether it becomes the significator or not.
- 5) If Sublord is retrograde and Star lord is direct, than one can not give negative answer, if it is a significator.
- 6) If Sublord is in direct motion and its Starlord is retrograde, than answer is negative as per theory, but it is not fixed rule, it depends upon case to case.

- 7) When retrograde planet resume direct, one can expect the result, when it crossed the longitude, from where it started the retrograde motion.
  - 8) Check other supporting houses Sublord, how far it is positive.
- 9) Check 11th house Sublord, and see whether it is a significator of required houses, if yes than answer is positive otherwise negative.
  - 10) Asc. Sublord shows querist's efforts to fulfilled desire.
- 11) Expected result depends on the mam house Sublord, 11 th house Sublord, planet in Asc. or in the 11th house. and all these factors decide the time factor.
- 12) Find out Ruling planets at the time of judgement, to select the significators.
- 13) As per Dasa systems one can measure time factor. If it is expected in short duration , one can depend on Transit only.
  - 14) If 7th house Sublord is afflicted one can avoid to give the answer.
- 15) If planet Mercury is connected with 7th house, querist send reminder for his query.

So, one can work out Horary either by time or number system. In Tajik most of the same rules are given as in Sayan, with different names like Ithasal, Israf, Nakta etc. like 16 yoga's are there, and for judgement, one has to consider different aspects like Pratyaksh and Gupta for Sneha and Shatru Darishti.

# Chapter XII

# Horary And "Natal Chart

Horary astrology is a separate branch, but one can use this branch as a supportive tool with Natal chart or also when native's data is not known, then one can use it. There are different systems for Horary and rules are also different to follows. There is always one kind of comparison factor rise in mind which is to be followed, because some scholars give importance to only Horary or some are giving importance to Natal. So here I have tried to compare both the branch.

- I) In Natal chart, correct birth data required, particularly correct birth time, even today most of doesn't know which is correct birth time. So this is a very important point in Natal chart, and without correct rectification one can not proceed further. In primary direction difference of 20" in birth time gives I Month difference in time factor, while in Horary this problem can not arise, because as per Horary rules astrologer has to cast the chart.
- 2) In Natal chart, one can get general life trend and also specific events with the help of using different divisional charts. Compare different types of time judgements like Progression, Dasa, periodical planetary system and Transit etc While in Horary one has to study the chart for specific question with the system's rules.
- 3) In Natal chart, astrologer is able to judge the native's past, present and future trend of life, with the help of time factors, while in Horary it represents only immediate past present and future for question.
- 4) In Natal chart one can work out epoch chart, and also one can read chart in more details with the help of both chart, while in Horary it is not possible.
- 5) In astrology, there is a thumb rule that according to Desh-kala and patra. so from birth data astrologer is able to judged Desh-kala-patra's position, when native born and native's development influenced

by these factors, while this factors is not possible to judged from Horary except present one.

- 6) From Natal chart, one can get parent's position, which is not possible through Horary, while parent's position is more influenced on native's development.
- 7) For matching of horoscope, whether for marriage, business or relations among family members. Natal chart is more important, than Horary. While Horary can give answer yes or no and some more details pertaining to present life and future prospectus of that relation.
- 8) Natal chart any one can present by family members or friend or also even those who are not blood related. While in Horary chart one can cast if native himself or herself present by personal, or by letter-faxemail, or by telephone or by blood related person in his or her absence, or in special case some time by partner or friend as a well wisher.
- 9) When person consult to astrologer, in Natal chart Moon and Asc, of that time will signify the query. While in Horary one has to cast the chart for that time or according to number and one has to check Moon, whether Moon reflects the question or not, if Moon reflects question in Horary chart then only one can proceed further, while such restriction is not in Natal chart.
- 10) Planet's consideration is different when it is retrograde in Natal than Horary.
- 11) There are sets of rules to judge the Horary chart, while for Natal different rules given in each granth but not so specific as it is for Horary.
- So, from above discussion, I believed that Horary chart can be used as a supportive tool for Natal as well as separate when it is nccdcd, but Natal is more important in all respect.

# part 2

# K. T. Theory - Rectification

Krishnamurti Padhdhati (KP) is a theory of houses, in other words a theory of group of houses, signifactors & Ruling planets.

Whenever any chart present to an astrologer, they have to check whether it is rectified or not with the help of RP (Ruling Planets) at the time of judgement. The astrologer must check the Asc. degree or rectify according to RP & for further detail please refer chapter - 7 of 'Nakshtra Chintan' Part I.

Rectification is an Astrologer's Ethic before analysis prediction of the **chart**, which should be 'Astrologically Rectified' by an Astrologer. There are different opinions regarding correct birth time to be considered.

- 1) First Cry,
- 2) First Breathe,
- 3) Head Coming Moment (Shirshodaya),
- 4) Baby Come Out Completely (Bhupatana),
- 5) Cutting Nadi,

To overcome above complain, rectification of birth time is primary & essential process in 'Astrology' work. The error in casting of the horoscope due to non-availability of watch, lack of awareness, improper watch & different opinions about birth time consideration. There are some postulates for rectification.

- 1) Asc, should match & coincide with the time of judgement.
- 2) Dasa bhukati match with the Ruling planets.
- 3) Question reflection. [Signifactor Question should match with RP]

While doing rectification, it is essential to consider various point just like time, place & family background etc. First find out Asc. point,

then with the help of RP adjust the Asc. point & then with the help of calculation find out the rectified time.

- 1) Asc. Star Lord.
- 2) Asc. Sign Lord.
- 3) Moon Star Lord.
- 4) Moon Sign Lord.
- 5) Day Lord.

All above RP are in descending strength, if any planet are retrograde or in the star of retrograde becomes weak but not to neglect completely. Rahn-Ketu becomes stronger than any other planets.

Rectification should not be done again for the same chart. Rectification should be done with crystal clear mind, because confused mind creates confusion for the native and an astrologer.

# Ascendent

The most sensitive & important point is the Asc. It is very naturally energetic & imparts. Its influence to the connected houses. Hence the native's attitude, behavior & nature are influenced by this point. To understand the potentiality & probability of the situation as well as the native, we can get maximum output with little efforts & less obstacles in this manner. We can avoid wasting of energy against nature & utilizing the energy in constructive way.

Asc. fundamentally signifies longevity, head, physical body, livelihood, potentiality, nature, soul & control over horoscope.

Longevity: Longevity decides from 1-3-8 HS. (house).

1st HS. - The native.

8th HS. - Longevity.

3rd HS. - 8th to 8th (Bhavat Bhava).

Saturn. - Karka of longevity.

|         | For Cardinal Asc. | For Fixed Asc. | For Mutable Asc |
|---------|-------------------|----------------|-----------------|
| Badhak  | 11                | 9              | 7               |
| Marak   | 2&7               | 2 & 7          | 2 & 7           |
| -Ve HS. | 6-8-12            | 6-8-12         | 6-8-12          |
| +Ve HS. | 1-5-9-10-3        | 1-5-10-11-3    | 1-5-9-10-11-3   |

3D are danger for health.

6th HS. - Disease

8th HS. - Danger

12th HS. - Defect

1f combination of 1-8-3 are -Ve, then 4th HS, is - Ve. 1f 1-8-3 are +Ve, then 4th HS, is +Ve.

Sun, Moon & rising planet in Asc. are to be considered for health.(for both male & female).

There are three categories 1) Short, 2) Medium, 3) Long., Short - up to 33yrs, Medium - 33 to 66yrs, Long - above 66 yrs.

For short longevity: 1-3-8 SL (Sublord) signifies Badhak & Marak.

For medium longevity: 1-3-8 SLsignifies BadhakMarak & positive houses.

For long longevity: 1-3-8 SL signifies positive HS.

If 1-3-8 SL are with Badhak Marak & 6-8-12 also, it reduces longevity. The 6-8-12 shows negative for the health. It depends on dasas also.

3rd Dasa, 5th Dasa & 7th Dasa is Negative for Short, Medium & Long longevity respectively.

**POTENTIALITY**: Physically health can be considered by studying 6 & 8 HS. In human life there may be number of opportunities & ambitions, but lack of 6 & 8 HS., support-consideration. The native can not succeed due to physical/mental problems. Hence body can be controlled by proper way of life-style, yoga, diet & medicine.

NATURE: Nature of a native is to be decided from 1-3-9 HS, Moon & Mercury.

1st HS. - Expression power.

3rd HS. - Sub-conscious mind.

9th HS. - Conscious mind.

Moon - mind, likes & dislikes.

Mercury - behavior, expression.

## Ist SL is connected with:

Actor : 3-5-7, Venns, Mercury. (3-daring, 5-art, 7-public performance).

Handicap : 12 HS, Earthy sign & Asc. is afflicted.

6-8-12 : Disease, danger, defect, obstacle.

6-8-11 : Create enemies, Defect in character, Don, Successful but not in proper way.

3-8-11 : Success by doing daring.

5-8-12 : Short cuts, Speculation, Not active, Lethargic.

1-3-10 : Very active, come up through own efforts.

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4-9-11 : Try to come up with family support, through education.

1-3-10-12 : Try his luck from a place away from his birthplace.

3-5-11 : Success in sports, Mars-Jupiter with airy or fiery sign.

3-8-12 : Failure by doing daring.

1-3-8 : Mental tension.

2-5-7 : Love affairs, Finance (2-5: issue, 2-11: finance, 2: family).

4-8-7-11 : Residential based business.

(4-8: homely atmosphere, 7: customer,

11: benefit).

3-8-6-10 : Discipline, police, soldier (Connected to Mars).

5-12 : Indisciplined.

3-7-11 : Estate agent (3: Deal (4th 12), 7: Customer,

11: Commission, profit).

3-6-11 : Manufacturing, Profit in business.

3-9-8-12 : Loss.

**BUSINESS**: When Asc. SL is with 7HS, then the native has tendency to do business. 1 & 10 SL are also connected to 7 HS, & not to 6 HS. It is very essential that 7 SL is connected to 7-2-5-11 HS.

1f 7 SL is connected to 5-8-12 HS then loss is sure.

BUSINESS PARTNER: 7 SL should be connected with 2-5-10-11 HS. If 7 Cusp has duality & connected to 9-3-5 HS, Then there is possibility of different partners. If it is connected with 6 HS, then opponent will break the partnership. 12 HS, connection indicates the native will himself break the partnership.

**DARING:** 1st SL with 3 HS, : Daring.

1-3 : Self confident, Daring

1-3-10 : Come forward for daring.

3-6-10-11: Daring & self-efforts make him successful.

Third cusp SL should be connected with Mars, 1-3-11 HS, then native has daring & gets success. But if it is connected to 12 HS, then the native becomes coward.

3rd SL - 3-6-11 : Opponent is afraid.

3-8-11 : Success in daring.

3-8-12 : Failure in oaring.

3-10 : Success by self-effort.

3-12 : Strategy for any scandal. Saturn,

Neptune, Mars & Rahu as karaka.

If 3rd SL is Mercury/Jupiter in airy/fixed sign, than the native will think twice before act.

If Asc. SL is connected with 6-8-12, then chart becomes weak & we can not expect any heroic deeds from him & again 3rd SL connected to 9-12 HS, then he will not able to complete any work with satisfaction.

1st SL is with:

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2-6 : Effort for existence, finance.

6-10 : Effort for development.

10-11 : Development is an achievement.

2-11 : Finance is an achievement.

2 Finance, 6 Efforts (service to other), 10 Active, Karma, 11 Success.

**THIRD HOUSE**: Third house for proper communication. Astrologer should have strong 3rd HS. i.e. good in communication. In any Natal chart Asc. 3-9 HS & Moon-Mercury should be strong.

3rd HS. Sub-conscious mind (Prakruti), parakram, courage, what's in mind, enthusiasm, confidence. If there is fear, then one will lose confidence. If there is balance of mind, then one may succeed 8-12 problem, 3-11 over confidence.

If 3rd HS is defective, the advantage of a strong 1st HS is nullified.

**NINTH HOUSE**: Conscious mind, good behavior, reading, observation, interest, and knowledge.

9th is with 11 HS, then success. If 3rd HS weak, means confidence is weak. If 9th HS is weak & 3rd HS is strong, it shows success. If 1st SL is with 11 HS, but 3rd Hs is negative, then there will be problem.

If the combination of SL of 3-9 are same or connected with each other, then whatever the native thinks in his mind, he will work in same direction. If they differ, the native will try to get the same results by a different approach.

MOON: Mind, thoughts, grasping power, likes & dislikes.

Mind energy is thousand time higher than body. Hence if Moon is not supporting to 3-9 HS, then the native can not progress properly.

MERCURY: Mind is basically unstable in nature, but with the support of Mercury, the native is able to take proper decision.

Hence Asc. 3-9 Moon & Mercury indicate the potentiality of mental development.

## Second "House

Second house fundamentally signifies family, wealth, face, speech, eyes, memory, learning, comfort, taste etc.

## FAMILY & DOMESTIC HAPPINESS:

If 2nd SL Saturn or with it, then native has to take responsibility. If 2nd SL connected to 6-8-12 HS; then the native will not be happy. If Mars connected, quarrels will take place. Jupiter makes him apart peacefully & Mercury gives expertise in documentation & communication.

2nd SL with 6 HS., quarrel take place, but gains through family. With 8 HS., mentally lose of peace & with 12 HS., gives lose & may have to leave family.

#### VOCAL:

1f 1st SL with 6-8-12 HS., 2nd SL with Mercury & with Rahu or Ketu, & Starlord or SL of 2nd HS. in mute sign (watery sign), then there is possibility of dumb.

If 2nd SL Saturn, indicates stammer. And with Rahu, Mercury causes much stammering. If 2nd SL connected with Mars, then the native will talk very fast.

## SPEECH:

If 2nd SL is

Sun - Impressive.

Moon - Link can not maintain. Mars - Very fast, dominating.

Mercury - Good conversation, can speak on any topic.

Jupiter - Religious, egoistic.

Venus - Pleasurable, if afflicted then vulgar.

Saturn - Slowly, to the point.

Rahu - Command on many languages.

Ketu - Curse.

Rahu - Ketn: According to planet they represent.

## TASTE:

Sun - Bitter & pungent.

Moon - Saltish.

Mars - Chilly & sour.

Mercury - Mixed.

Jupiter - Sweets.

Venus - Sour.

Saturn - Bitter.

Rahu - Bitter & pungent.

Ketu - No taste.

## EYES:

If 2nd SL with 6-8-12 HS. & Karaka also connected to 6-8-12 HS., then there will be sight problem.

2nd HS for right eye & 12th HS for left eye, Sun, Moon & Venus are Karak. Sun is karak for right in Male chart and Moon is karak for left eye and vice versa for female chart.

12th HS indicate any defect or hospital treatment. If Mars or Saturn are afflicted, then the native has to lose his eye by an accident or by Ratnadara. It is connected with Aquarins sign.

If 1st or 8th SL with 8 HS & Mars, then there is possibility of operation. When 12th HS SL significator of 6-8-12 HS., Then only in combined Dasa of 2nd & 12th, there will be possibility of damage to eye.

## **WEALTH:**

Consider 2-6-11 HS for wealth position & its combined Dasa improve wealth position.

If 2-11 SL are connected to 8-12-5 HS., then the native loses his wealth.

Progress in business, promotion, Re-joining can be considered from 2-6-10-11 HS. If 7 SLis the signifactor of 2-6-10-11, then its Dasa bhukti gives business & success.

If 10 SL is connected to 2-7-11 HS., then its combined Dasa give independent business. But if it is connected to 3 or 9 HS, there will be partnership in business.

For materialistic positive HS are 1-2-3-6-10-11 & Karak Jupiter-Venus.

## Third "House

Third house fundamentally signifies courage, brothers, parakram, anger, ears, skill, neighbour, short journey, subordinates, heroic deeds, letter, communication, writing & longevity of life.

#### SUB-CONSCIOUS MIND ·

- 3 SL is not afflicted, then the native represent his thoughts very well. If afflicted then internal thoughts & external representation will be different.
- 3 SL is connected with 9 HS in any manner then thoughts & representation will be same, otherwise it will be different.

## **HEROIC DEEDS:**

3SL is not afflicted & not connected with 8-12, then the native will be success. If afflicted with Mars & Jupiter, then fail.

#### ATTITUDE:

- 3rd SL with-1, then Importance to own intellect, mentally ready to do anything, difficult to explain / convince them, obstinate.
  - -2, Emphasis given to wealth, family & speech.
- -3, Ready for any kind of daring by over estimating one self, mix with people, leadership, addicted to any bad habits.
  - -3 & 10, I am only right tendency.
- -4, Busy with his own activities only in homely atmosphere, thus dislike to go away from home, potentially, good concentration,
- -5, Moody, irresponsible, is interested only in speculation, love & affection.
- -6, Ready to do work, service, production line, surround by enemies, wants success.
- -7, Interested only in business, publicity, travel, has daring to insult any body.

- -8, Taking risk, suspicious mind, protecting legacy, custom of family & due to that profit or loss, interested in technical work.
- -9, Attitude towards religion, knowledge & justice, truth seeker, professor, preacher, teacher, long journey, religion, father.
  - -10, I am only right, work, business, politics, and status.
  - -11, Fulfill of desire.
- -12 Bad habits, investment (depends up on 12Hs), avoid responsibility.

## **BROTHER:**

- If 3 SL with 3-11 HS, connected to Mars then good relation with brother, but with 8-12 HS connection spoil the relationship.
  - If 3 SL with 2 HS, then younger brother will have some problem.
- 1f 3 SL with 2-4-10-11 HS, then the native will gct good support from younger brother, but 6-8-12 connection gives problems from them.
- If 3 SL is afflicted from Mars Problems for Property, Saturn Problems for Legacy, Venus & Moon Problems after marriage, with them.

## **NEIGHBOUR:**

3 SL with:

11 - Profit good social relations.

12 - Quarrel.

2-8-12 - Not good neighbour.

2-10-11 - Good Neighbour.

8-12 - Loss.

## **SHORT JOURNEY:**

3rd SL is with:

9-11 - No problem during travelling.

3-4-12 - Luxurious travelling.

1-8-12 & Mars - Accident during travel, but at the same time 8 SL should be with 3-8-12 HS.

Running dasa bhukati also should indicate above houses.

Problem during journey.

3-8-12 - Pick pocketing.

Mars / Saturn - Quarrel.

3 SL is with Venus & afflicted then ornaments will be missing.

Venus is afflicted in female chart & with 8-12, then take care when she travels.

If 3 SL is with 1-7-8-12 HS, then court problem will arise for nothing & also connected with Mcrcury & Jupiter.

#### SALES MAN:

3rd SL is with 2-10-11 HS, then profit in salesmanship, travelling, salesman.

10th SL with 3 HS travelling, salesman, commission agent, brokerage & also connected with Karaka, Mercury & Moon.

10th SL with 3 SL & vice versa., with Karka also the profit in salesmanship, commission, brokerage contractor.

## **WRITING:**

3rd SL is with 11-5 - Good expression power.

3-5 - Good drafting.

Venus - Command on language, artist.

Mercury - Different way, copycat.

Saturn - Complicated, shorthand &

to the point.

Sun & Jupiter - Common.

Rahu - Copy, over writing.

Ketu - To many points.

Mars - Fast & without full stop & sharp

Moon - Not in one pattern.

#### WRITER / PUBLISHER:

3 SL is with 3-9-10-11 - Mercury, Mars & Jupiter.

## LOTTERY:

3 SL is with 2-6-10-11 & Jupiter, but not with 5-8-12 HS.

## NEWS:

If 3 SL is Mars - Joke.

Mercury - Half news.

Saturn - Incomplete or false.

Sun, Moon, Venus, Jupiter - True.

#### APPEAL:

If 3 SL is with 6-11 HS, then accept the appeal.

## EXPRESSION:

3 SL is Saturn - Less but to the point.Sun - In limit but impressive.

Moon - Excited.

Mercury - Over limit.

Jupiter - Seriously.

Venus - Like actor ( with hands & legs ).

Mars - Threatened, argumentative.

Rahu - Improper.

Ketu - Can not express as wan...

## EAR:

1f 3 SL is with 8-12 & Saturn, then there will be defect in ear. At the same time 1 SL should be with 8-12 HS. along with afflicted Mercury.

## "Fourth "House

Fourth House fundamentally signifies mother, education, home, vehicle, farmhouse, borewell, heart, end of life, end of things, culture.

### MOTHER

If 4 SL is not with Badhak - Maraka from mother's HS (4th HS.), then there will be good longevity of mother.

If 1st SL is with 4th HS & vice versa, then there will be good relation with mother. Moon also considered.

- If 4 SL is with Asc. & also afflicted, then it spoils the relation with mother.
  - 4 SL is with 3-6-8-12 HS, then happiness from mother is less.
- 4 SL is with 1-2-5-11 HS, then good relation with mother. Also possibility that mother is doing job.
- 4 SL is with 11 HS, Badhak Marak from 4 HS, then there is possibility of early mother's death.

#### STEP MOTHER:

Father's remarriage & 4th SL is with 8 HS.

If 3 Or 4 SL is afflicted then possibility of stepmother. (3 HS is 7th from 9 HS & 12th from mother's house.)

Many times 4 SL is not afflicted but possibility of stepmother is there, then her nature will be good.

If 3 HS is with duality then possibility of step mother. ( When mother's longevity is short, remarriage of father. Moon is afflicted.)

3 or 4 HS with duality, then father will re-marry. (Father's marriage life disturbed & shows divorce.) Mother & stepmother both are present.

## **CULTURE - SANSAKARA:**

It is given by mother & if 4 HS is afflicted then there is deficiency in culture or the native does not getting proper sansakara from mother.

## **EDUCATION**

1 & 4 SL with 3-8-12 HS, then not possibility of education.

#### ADMISSION:

- If 4 & 6 SL with 4-6-11 HS, then the native will get the admission. If 12 HS also connected then strength of 11 & 12 HS will decide the situation. If 11 HS stronger, then the native will get admission. 12 HS indicates donation.
  - 4 & 6 with 3 & 9 HS then through reference.
- 4 HS duality (in Mercury/ Jupiter star or sign), then initially the native won't get the admission where he applied first, but he will get in other institute / school. For that 4 SL should be connected 1-4-6-11 HS. If Saturn is with 4 HS then it delays matter orthe native will get admission due to somebody's cancellation.

#### **MEDIUM OF LEARNING:**

If 1-2-3 SL with Mercury, Jupiter & Rahu, then English Medium will do. But if above combination is not there then admit the native in Vernacular Medium.

#### GOOD EDUCATION:

When Asc. SL is not afflicted & not with 3-5-8-12 HS & also 4 SL is with 4-6-9-11 HS., & Mercury / Jupiter, then the native will have good education. 4 SL with 3-5-8-12 HS., then there will be break in education.

- 4 SL with Saturn, then the native will forget in Exam hall.
- 4 SL duality & with 3 or 10 HS., then the native has to change the school OR institute due to change of residence or due to parent's job location changes.

Moon with 8-12 HS & afflicted from sign, house & aspect, then grasping power will be less. But support from sign, aspect & from Asc, then the native will come out from bad / dull periods.

Moon strong & in 10 HS, then capacity is good. He likes social status, interested in extra activities.

Moon in 5 HS, then the native is clever but he is in over confidence.

### **FACULTY OF EDUCATION:**

4 or 9 SL with:

Moon / Venus

Mercury / Venus /

Mercury / Jupiter - Law, Commerce, CA, ICWA,

CS, Accounts, Marketing.

Sun - Medical ( Sun in 4 HS., in ashwini nakshtra ).

- Art.

Mars / Saturn - Engineering, Civil - Mcch-engg.

Mercury - Commerce, Accounts.

Jupiter - Finance, Law, Economic.

Mars / Venus - Automobile, Electrical,

Plastic, Architect.

Saturn / Venus - Architect, Computer, Electrical.

Mars / Jupiter - Production engg.

Herschel / Mercury / Saturn - Aeronautical engg.

Mars / Moon or Mars / Neptune - Marine engg.

Saturn / Venus / Mercury - Computer Hardware engg.

Mercury / Venus / Moon - Computer Software engg.

Herschel / Neptune - Meteorology.

Herschel / Mercury - Space Technology.

with 3, 9 HS & airy sign.

- Computer Software engg.

Saturn / Moon - Chemical engg.

Saturn / Venus / Sun - Plastic, Textiles.

Chemical point of view - 4-8-12 HS or watery sign.

Aviation / Electrical - 3-7-9 HS or airy sign.

Venus / Moon with 4, 6 HS - Catering/Hotel management.

4 SL with earthy sign, also with 3-10-5-6-11 HS, then private course will do & be master in it.

When 4 SL with 3-5-8-12 HS, then there will be break in education, but if with 6-11 HS, then he will get good marks in examination.

4 SL with 1-3-5-6-12-11 HS, then the native will try to copy & get success.

When 4 SL with 3-5-10 HS, then the native will get extra marks due to his NCC or NSS activities.

## ABROAD FOR EDUCATION:

12 SL with 3-4-9-12 HS, or 4 & 9 SL with 9-12 HS & karaka also, then there is possibility to go abroad for education. Dasa bhukati support must be necessary.

## **HIGHER EDUCATION:**

Admission problem to be judge from HC.

- 9 SL with 6-9-11 HS, the native will seek admission for higher education.
- 9 SL with 3-8-11-12 HS, then institute will be at longer distance from residence.
  - 9 SL with 6-9-11-12 HS, then there is possibility of studies abroad.

9 SL is with

Sun Jupiter - General practitioner.

Sun Mercury - General Consultant.

Sun Saturn - Orthopedic / Dentist & 8 HS.

Sun Saturn / Venus - VDS, Skin.

Sun Saturn Venus Moon - Eye specialist.

Sun Saturn Mercury - Skin disease, ENT,

Speech therapist.

Sun Mars - Surgeon, Heart specialist.

Sun Jupiter Venus - Gynecologist.

Sun Rahu - Anesthetist.

Sun Herschel - Sonography, X-Ray, Scan, Angiography.

Sun Neptune Moon - Psychology.

Sun Jupiter Moon - Child specialist.

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Sun Venus - Cosmetology.

Sun Scorpio / 8 HS - Pathology.

9th SL is Mercury - C-A., Cost accounting.

Jupiter - Management, MBA, LLM, Law.

LLM Jupiter Mar - Criminal Lawyer.

Saturn - Estate Law / Insurance.

Venus - Matrimonial law.

Sun - Government, public prosecutor.

CA Mercury with Saturn - C-A & good in Auditing.

Jupiter - Financial consultant.

Mars - Production, analysis.

Sun - Account factor.

#### SWEET HOME

4 SL with 3-5-8-12 HS, then the native can't make own home.

4 SL with 4-11-12 HS., along with karaka then the native can purchase home. 6 HS connection indicates loan facilities for home.

4 SL with 4-8-11 & 8 SL with 4-6-11, then the native get hereditary property.

 $4\ \&\ 10\ SL$  with 3-5-10 HS  $\&\ 4\ HS$  with duality, then frequently the native has to change residence.

 $4\,\mathrm{SL}$  with  $6\,\mathrm{HS}$  & Saturn, the native has to live as a tenant or purchase in resale or hereditary property.

When 8 SL with 4-11 HS., & karaka then through legacy the native get house.

4 SL with 7 HS, Mercury, Jupiter then there is possibility of court case due to property.

Purchase home - 4 SL = 4-11-12 HS with karaka Mars & Saturn.

Sale of home - 10 SL = 3-5-10-11-Profit.3-5-8-10-12-Loss.

## **LOCATION**:

4 SL is with Sun - Government colony.

Moon - Market area, sea-shore.

Mars - Industrial area.

Mercury - Market place.

Jupiter - Near school, temple.

Venus - Posh area.

Saturn - Lonely place, slum area, distance place.

Rahu - Mosque, church ( Pray house).

4 SL with Earthy sign or Saturn - Ground floor.

Rahu - Upper floor & Corner.

Others - Upper floor.

9-4 SL not afflicted, its direction is good.

#### TENANTS:

6 SL with 2-4-11 HS, then there is no problem. But if its with 3-8-12 HS, then there will be problem.

9 SL not with 5-8 HS, then problem from Tenant.

12 SL with 3-9-12 HS, fixed sign, 4 SL afflicted then the native will settle away from birthplace.

- 4 SL with 8-12 HS & afflicted then insurance is must.
- 4 SL with duality then property keeps on two names.

## Repairing:

4 SL with Mars-Saturn & with 8-12 HS, then possibility of repairing.

#### VEHICLE

When 4th SL in moveable or **dual** sign & 4-11-12 HS indicates vehicle & also connection with Venus.

- 4 SL in dual sign or human sign then the native will drive two wheeler. For self-driving Saturn connection is must. Jupiter connection shows driver.
- 4 SL in bestial sign, it's indicate four wheeler. Scorpio sign indicates heavy transport vehicle. ( More than four wheeler ).
- 4 SL strongly with watery sign indicates ship, launch, boat, shipping vehicle.

- 4 SL strongly with airy sign indicates helicopter, airplane.
- 4 SL with 6 HS indicates loan for vehicle or use for his career.
- 4 SL with dual sign. & also 3 HS, then the native frequently changes. vehicle.
- 4 SL with 3-8-12 & afflicted & 8 SL with 4 HS then possibility of accident.
- 4 SL with fixed sign or strongly with Venus indicates luxurious furniture, electronic items, wheeler furniture in home.
- $4 \, SL$  with  $3\text{-}8\text{-}12 \, HS$  & not with  $6\text{-}11 \, HS$ , then possibility of missing the vehicle.

#### FARM HOUSE

4 SL with earthy sign also with Moon & Jupiter then the native get benefit of farmhouse.

If 10 SL with 2-4-11 or 4 SL with 2-6-10-11 HS, then the native get profit from farm house.

#### BOREWELL

4 SL with watery sign & also with Moon, Venus & Jupiter then water will be in borewell, but before use of water, first check out.

4th SL with Sun - more % of Calcium.

Mars - more % of Sulphur.

Saturn - more % of Iron.

Jupiter - more % of Phosphorus.

Venus - more % of Magnesium.

Moon - more % of Salt.

## END OF LIFE

- 4 SL afflicted then some problem at end of life. But connected with Venus, Mercury then end of life is happy & harmonious moment.
- 1 SL afflicted & strongly connected with 12 HS, then after death, the native's body will not found.

## "Fifth "House

Fifth house fundamentally signifies first child, purva punya, i.e. The karma of previous birth, Mantra-tantra, learning, intellect, speculation, love affairs & memory, art etc.

#### **PURVA PUNYA:**

When 5 SL with 1 (self),9 (Luck),10 (Own efforts) HS indicates good purva punya.

- 5 SL with 6-8-12 HS indicates deficiency in purva punya.
- 5 SL is with:
- 6 HS: One has to do service for society without getting adequate reward or suffer through health condition.
- 8 HS: One has to suffer through accident, without any support of good fortune & also no support from the family **members.** in particular father or teacher or guru.
- $12\,\mathrm{HS}$  : One has to suffer due to hardship, handicapped mentally or physically or stay away from family members.

## PITRU DOSH:

5 SL & Sun afflicted & Rahu-Ketu with 5 HS shows Pitru Dosh.

Same way one has to consider for other planets i.e. Venus - sister or female

## REMEDY:

Jupiter, Asc, & 9 HS combination give success in remedial action. Jupiter must be with Asc, & 9 HS. in some respect.

### SPECULATION:

- 1 SL with 5-8 HS & Leo sign indicate speculative tendency.
- 5 SL not with 12 HS or vice versa, then the native is not interested in investment, but in promises (Badla).
- If 5 SL with 2-5-6-11 HS, then the native will make profit, but if it is with 8-12 HS, then it indicates loss. Mixed combination gives mixed result, according to Dasa bhukati.

12 HS indicates investment as well as loss. Hence if 12 SL with 2-6-10-11 HS, then it is profitable, otherwise there will be loss.

## LOTTERY:

3-5 SL with 2-6-10-11 HS & Jupiter's connection indicates profit & 5-8-12 HS shows loss.

### **CHILDREN**

### ADOPTED CHILD:

When 5 SL with 2 HS & 2 SL with 2-11 HS. Jupiter also connected with 2-11 HS. Then only the native can go for adoption of child.

Horoscope of adopted child:

- 1) Afflicted 4 HS.
- 2) 4 HS with duality.
- 3) 4 SL with 3 & 8 HS.

#### CHILDREN:

When 5 SL with 2-5-11 HS & Jupiter in fertile sign, Then the native gets happiness from children in watery sign, there is no problem. If 5 SL in barren sign (Aries, Gemini, Leo, Virgo) gives problem regarding issue.

5 SL connected duality then there is possibility of twins.

1f 5 SL with 1-4-10 HS, then the native may have no issue or not getting happiness from children. In female chart 5 SL & in male chart 11 SL should be connected with 2, 5, 11 HS & the combined Dasa of 2, 5, 11 HS gives child.

Fertile Planets : Moon, Venus, Jupiter, Sun & Mars.

Disturbing Planet : Rahu.
Miscarriage : Ketu.
Delayed : Saturn

Total negatives : 1-4 & 10 HS.
Partially negative : 6-8-12 HS.

1f 5 & 11 SL with 6-8-12 HS, then there is very less possibility of issue. But if 6-8-12 SL with 2-5-11 HS, then with the help of Mcdical Treatment there is possibility of issue.

- 5 SL with 4-8-12 HS connected with Ketu or Rahu indicates abortion or stillborn child.
- 5 SL with 11 & 12 HS, also with 2-11 HS, some connection with Rahu & Ketu deformed child.

## SIGN OR PLANET COMBINATION:

Mars, Sun, Jupiter - Male child.

Moon, Venus - Female child.

Saturn, Mercury - According to sign / planet combination.

Rahu, Ketu - According to they represent.

## LOVE AFFAIR:

When 5 SL with 5-11 HS, Venus, Mars & Moon. Then love affairs will take place. If 12 or 4 HS is also connected, then in significator's Dasa bhukati of 12 HS, it breaks the relation. If it is with 6 HS, then opponent will break the relation.

5 SL with 5-11 & 8 HS it gives strain relationship.

## **LOVE MARRIAGE:**

The inter-connection of 5 & 7 HS indicates love marriage. When 7 SL with 2-5-7-11 HS, wife karaka Venus & husband karaka. Jupiter is also supporting then there are chances of love marriage. If 5 HS SL is duality & also connected then the native may marry but also having external affairs. (Dual sign with 7 HS)

If 5 SL with 4 & 6 HS, then opponent will break the relation. But if it is with 12 & 4 HS, then the native himself will break the relation.

5 SL indicates duality & with 2-11-3-7-9 & also with 4-6-10-12, then the native will break the relation & develop another relation.

7 SL with 5 HS & 5 SL with 2-3-7-11 HS with duality but not with 4-6-10-12 HS, then even after marriage the native keeps other relations.

## **MANTRA** - TANTRA

5 SL with Rahu indicates the native interested in tantrik & connection with other planets indicate Satvik pooja.

Sun - Surya pooja.

Moon - Devi pooja or kuldevi pooja.

Mars - Ganesh pooja or kartekya pooja.

Mercury - Vishnu pooja.

Jupiter - Brahma, Dattatreya.

Venus - Devi pooja, Lakshmi pooja.

Saturn - Hanuman.

Rahu - Nagadevta, Shankar pooja.

Ketu - Shankar pooja.

5 SL with Barren sign & afflicted, then the native will not get positive result.

Moon - Saturn combination give faith.

If Jupiter & Moon afflicted, then the native should not take interest in Tantra.

## SIDHHI:

1f 5 SL with 5-10-11 HS, then there will be sidhhi & connected with Ketu, Saturn & Jupiter.

## INTELLIGENCE:

5 SL with 1-3-9 HS and good connection Mercury, Jupiter, Moon & if these planets are not afflicted, it indicates good intelligence. Earthy sign & Airy sign gives strength.

#### SPORTS:

- 1 SL with Mars or Jupiter with airy, fiery sign, 3-5 HS, then the native interested in outdoor sports. At the same time, 5 SL with 2-6-10-11 HS, the native will get success in sports.
- 5 SL with Mercury, Moon, Venus, Saturn, Airy, Watery sign, then the native interested in indoor sports.
- 5 SL with 10 HS & vice versa, then the native try to make career in sports. But 5 SL with 4-8-9-12 HS, then not success in sports. (e.g. Vinod Kambli).

## Sixth House

Sixth house fundamentally signifies services, pet animals, loans, disease, servant etc.

#### SERVANT:

- 6 SL with 2-4-6-10-11 HS, then the native will be benefited by engaging servant. If 5-8-12 HS, then loss to the native from the servant.
- 6~SL is with Badhak Marak from 1~HS and 6~SL or 6~cusp with natural malefic planets, then avoid keeping a servant.

When a person approaches to find out, if he can engage a servant, if Ruling Planets (RP) are beneficial to the natives chart (signifactor of 2-3-4-10-11 HS.), then the servant can be engaged.

In case of Income Tax or other raid, 6 SL with 8-12 HS, then one of the employees should have given information to the authorities concerned.

6 SL with Jupiter - Employee from Finance / Legal Dept.

6 SL with Mars - Estate Dept. / Security staff production department.

6 SL with Mercury - Accounts / Correspondence.

6 SL with Moon, Venus - PRO / Administrative. 6 SL with Saturn - Labour union, Audit,

control department.

10 SL with 2-3-6-10-11 HS, then good support from Employer.

10 SL with 5-8-9-12 HS, then not advisable to join that Employer.

6 SL with 2-3-11 indicates good relation.

6 SL with 8-12 indicates bad relations.

## PET ANIMALS:

- 6 SL with Earthy sign & 2-3-10-11 HS, then advisable to have pet animals & good income. If connected with 4-5-8-12 HS, creates problems.
- If 6 SL with 7-8-12 HS, Jupiter & Mars's combination, there will be legal problem & financial loss.

For Horse racing requires 5 SL is with 2, 6, 10, 11 HS indicates benefits. (Same for farmers.)

#### LOANS:

SL of the 6-8-11 with 2-3-6-11 HS, then the native will get the loan. 5-8-12 HS negative for loans.

1f 3-9 HS operates, then talk between two parties only.

8 SL with Saturn - will get loan lesser then applied for.

8 SL with Mercury - will get loan on installments basis.

8 SL with Jupiter - will get more loans in future also.

8 SL with 5-8-12 HS - will not get the loan from the first source, has to approach another source, if 6 & 11 indicate positive in HC.

Repayment of loan can be seen from 12 HS.

12 SL.with 5-8-12 HS, then loan will be complete.

## **RECOVERY:**

8 SL with Sun - through influence of big person

8 SL with Moon, - through compromise & peacefully.

Mercury or Venus

8 SL with Mars - through threatening.

8 SL with Saturn - less recovery & delayed.

Same condition one can apply for payments with 12 SL.

## COMPETITION:

- 1 SL with 6 HS & 6 SL with 1 or 11 HS indicates success.
- 6 HS positive for competition life, business. But negative for marriage life, disease, family etc.

## **MATERNAL UNCLE:**

6 SL with Mercury, Jupiter, Moon, Venus with 2-11 HS, shows good relation with maternal uncle side. If it is with 8-12 HS, indicate spoiled the relation.

## **DISEASE:**

The combined Dasa of signifactor of 1-6 HS, gives disease to the native.

1f 6 SL with Asc. 6-8-12 HS, then during its Dasa bhukti native suffer from disease

SL of 1 & 6 HS connected with those HS, signs & planets indicate the type of disease the native will suffer from, For e.g. 10 HS indicates left side of the body - heart problem.

If 8 or 12 SL with 1-6-8-12 HS & karaka Mars, then after long treatment, the native gets permanent defects. If it is also with Badhak -Marak Dasa bhukati, then the native will die. Mars is karaka for operation.

6 SL with: 1 HS = headache, general weakness & Aries sign.

2 HS = EvesKaraka - Sun, Moon, Venus,

> Right eye - Sun & Taurus sign. Left eye - Moon & Pisces sign.

Ears - Karaka - Mercury.

Nose - Karaka - Mars & Mercury.

Speech - Karaka - Mercury, Rahu, Ketu. ( mutc sign )

2 & 3 HS Throat, voice, teeth, tongue & Gemini sign.

3 - 11 HS - Shoulder problems, lungs.

4 HS - Chest, heart.

5 HS - Digestion system, liver, stomach, uterus.

6 HS Spinal cord, intestine.

7 HS - Urinal organ, kidney.

8 HS - Genetic organ.

9 HS Thigh problem.

10HS - Knees & heart problem.

11 HS - Legs knee, ear, shoulder.

12 HS Bottom of the leg, eye.

## PLANETS:

Sun - Bone, heart, pitt;, eyesight, resistance.

- Left cyc, white cell, liquid in the body, chest, Moon digestive system, diabetes, cancer.

Mars - Blood, red cell, injury, habits, blood pressure, pitta, genetic organ, vitality, monthly period for female.

Mercury - Gas, brain, breathing, lungs, nervous system, skin disease.

Jupiter - Blood, productivity, liver, pitta, kidney, indigestion heavy meal, diabetes, cancer.

Venus - Eyesight, habits, sanjivani, sexual, cosmic energy.

Saturn - Muscle, bone, long term disease, paralysis, hereditary disease.

Rahu/Ketu
 Rahu / Ketu's deposited sign, disease of those planets which are represented by Rahu / Ketu. But it indicates very complicated. Take more than one doctor's opinions before treatment.

Fiery Sign : Inside parts of the body, energetic & productivity parts of body.

Earthy Sign: Main parts of the body, heart, kidney, structure of body.

Airy Sign : Nervous system, organization parts of body.

Watery Sign: Blood, red cell, shortage of water, chemical in body.

6-8-12 HS negative for health.

Positive HS = 1-5-9 HS for Movable sign.

1-5-11 HS for Fixed sign.

1-5-9-11 for Common sign.

Signifactor of positive houses will decide which type of treatment will be helpful.

Signifactor Type of Treatment

Sun, Mars, Jupiter Allopathic.
Saturn, Moon Ayurvedic.
Venus Homeopathy.

Jupiter, Moon Allopathic, Naturopathy.

Mercury Always changes treatment.

Remedial planets should not be connected with negative HS & not be afflicted.

6 SL connected with Rahu, Ketu, Uranus, Neptune then there is wrong diagnosis for disease.

# Seventh "House

Seventh house fundamentally signifies marriage, public life, court matter, business partner, partnership, theft, second child.

#### MARRIAGE

7 SL with 2-5-7-11 HS indicates promise for marriage life.

1f 7 SLstrongly with 1-4-6-10-12 HS &barren sign. Karaka afflicted then not promise of marriage or no marriage.

7 SL with 7-2-5-11 HS then its indicates very easy & early marriage. Thus happy married life indicates. At the same time SL of 2-5-11 HS also should be with positive HS.

2 HS = Family, finance.

5 HS = Love, issue.

11 HS = Permanent friendship, fulfillment.

When 7 SL is with 6 & 12 HS, then disturbance in marriage life.

6 HS = Quarrel, argument, career.

12 HS = Defect in the native himself, not interested in marriage life.

If 7 SL with 4 & 10 HS, then problem will arise in married life due to joint family, issue or career.

4 HS = Lack of settlement, not affection, mother, nature, home.

10 HS = Ego problems, status, mother in law, career.

1f 7 SL with 6-8-12 HS then difficulties in married life.

If 7 SL in dual sign, dual planet or any kind of duality & with badhak - marak also then due to partner's death, the native re-marries, if 2 SL also signify 2 or 11 HS.

If 7 SL not with badhak - marak, but with negative HS, duality, then there will be divorce & remarries. If 2 SL promises.

 $7~\mbox{SL}$  with its badhak - marak, from  $7~\mbox{HS}$  , then possibility of shod longevity of partner.

7 SL with 6-10-12 HS, then divorce.

7 SL with 4-6-10-12 HS then disturbance & Dasa with 2-5-7-11 HS, then possibility of short separation. If Dasa strongly with 6-10-12 HS, then possibility of long term separation.

After divorce give advise about re-marries, after start of new Mahadasa or new sub period which is good signifactor for marriage.

If after divorce balance Mahadasa period is long, then give advise of re-marries in that sub Dasa which is connected with 2-5-7-11 HS & give hint about his / her marriage life.

For divorce Dasa period is with Mercury, Jupiter or 7 HS then case will enter in the court.

When 6-10-12 HS Dasa is running, then don't give advise for marriage.

5 & 7 HS is not with each other, but 5 HS is with 4-6-12, then there will be break in relation.

4-12 HS = The native himself will break relation.

6 HS = The opponent will break relation.

7 HS with 5 HS, but 5 HS not with 7 HS & also not with 4-6-12 HS, then relation will not break but can not marry to same person.

In male chart 7 SL with Saturn, then much more age difference between the native & the opponent. And possibility of partner may elder than the native.

7 SL with Rahu / Ketu, then the partner will come from out cast or some abnormal condition in partner's nature, physical structure.

7 SL with Moon, Venus, Jupiter, Mercury, Sun then age difference is normal.

Running Mahadasa of the planet must be signifactor of 2-7-11 HS.

## **SOURCE FOR MARRIAGE:**

- 2 Through family.
- Neighbour, advertisement, letter, communication, younger brother/sister.
- 3 & 9 Marriage bureau, journey.
- 4 Near to house, mother.
- 5 Childhood friendship, sports, picnic, entertainment.
- To avoid marriage, maternal uncle / aunt, through service.

If the native is jailer or doctor then he / she may select partner from same profession, colleague, career.

- 7 Public life, marriage occasion, offer from opponent.
- 8 Awkward situation.
- Proper planning, advertisement, senior college mate, court marriage, father, guru.
- 10 Himself find out, work place, near by work place.
- 6 & 10 Through job / business.
- 11 Friends, uncle or aunt (Father's side), elder brother / sister.
- 12 Travel, unknown person, international travel, hospital, jail, long journey.

## PARTNER'S LOCATION:

7 SL in angle house, indicates partner will be from same city or same location.

7 SL with 9-12 HS, indicates partner will be from distance place or abroad.

7 SL with 3 HS, indicates partner will be from near city or village.

In male chart, 4 SL if with 4-8-12 HS, indicates partner will be gainfully employed. If with 3-6-1 1Hs, indicates partner will be not full time employment. Part time employment or unemployed.

10 SL with 10-3-5 HS & with also Mercury or Jupiter, then partner is educated.

In male chart, 8 SL with 2-6-11 HS, indicates good dowry & much more financial support from the partner's family.

8 SL with Jupiter or Mercury - liquid cash, shares.

Venus or Moon - Ornaments, electronics items, vehicle, luxurious items.

Saturn & Mars - Fixed assets, estate.

In female chart, 8 HS indicates partner's family size, 8 SL with Jupiter, Moon, Mercury indicates large family. If with Saturn indicates small family & orthodox.

8 SL also indicates the general tendency of partner's family. If 8 SL with 2-3-5-7-10-11 HS, indicates partner's family will be co-operative. If with 6-8-12 HS, indicates disturbance through in-law's family members. If with 6-8-12 HS & female planets indicate disturbance will be from female members. Same possibility from male planets.

If 7 SL with 3-6-10-11 HS, indicates possible separation from family from career point of view.

If 2 SL with 3-9 HS, indicates the partners will remain separate & not with joint family.

## TO FIND OUT THE ASC. OR RP OF THE PARTNER:

Suppose 7 SL Sun deposited in Taurus sign & Sun's Starlord Moon is deposited Aries.

Now possibility of Leo, Taurus-Libra, Cancer, Aries-Scorpio.

In Leo - Venus star.

In Taurus - Sun star, Moon star, Mars star.

In Libra - Mars star.

In Cancer - No star available

In Aries - Venus star.

**In** Scorpio - No star available.

There is second way to find out the Asc. or Moon sign of the partner, through the Dasa. Suppose the native is having Jupiter Dasa & Moon sub Dasa of the signs of Jupiter, is there Moon star? No. In Moon sign, is

there a Jupiter star? Yes. Partner will have Asc. or Moon in cancer sign as a RP & Punarvasu star. According to fruitful significator's of 2-7-11 & their star & sign combinations.

## MATCHING OF HOROSCOPE:

- 1) Study of individual chart:
  - a) Longevity,
  - b) Health (physical & mental),
  - c) Promise of marriage life,
  - d) Finance condition
  - e) Issue
  - f)Dasa.
- 2) RP with rectified chart.
- 3) Mangal Dosh.
- 4) Position of 7 SL.

Please refer chapter - 4 of Nakshtra Chintan - I.

### COURT CASE

Dasa of 7 HS signifactor or Dasa lord with 7 HS or with Mercury or Jupiter, then the native will have problem of court.

4 HS indicate for house, 4-7-8 HS indicates for marriage etc.

1f 7 SL with 2-3-6-10-11 HS, indicates winning the case & with 5-8-9-12 HS indicate loss of case.

## IN HC:

- $3\ SL$  with  $5\text{-}8\text{-}12\ HS$  then change the advocate.
- 9 SL with 2-6-10-11 HS, then opponent's advocate will help the native.
- 10-11 SL with 2-3-6-10-11 HS, then judgement positive for the native.
- **10-I1** SL with 5-8-9-12 HS, then judgement negative for the native.
- $10 \; SL \; with \; duality$  then case will transfer from one to another court.
- 7 SL with 3-5-9-11 then possibility of compromising.
- 7 HS Opponent.

3 HS - Native's advocate.

9 HS - Opponent's advocate.

10 HS - Judge.

#### **COMPETITOR**

7 HS indicates competitor.

7 SL with 3-6-10-11 HS, indicate the native will be successful, while 5-8-12 indicate loss.

Same thing for sale & purchase matter. Any matter where competition is involved.

### DOCTOR

RP should be with 1 & 5 HS.

If 7 SL dual & connect with 6-8-12 HS, then change the doctor. It should not be with Badhak - Marak.

### PUBLIC LIFE

Asc. SL with 3-7-10 HS & 7 SL with 3-6-10-11 HS.

l - Personal.

3 & 5 - Sports, cultural activity, art.

5 & 9 - Education point, religions.

9&10 - Politics.

7 SL combination with 5-8-12 HS will not give success.

### THEFT

7 HS indicates the thief & 7 cusp indicates thief-related matters.

## 7 SL with:

1 HS - Native & thief know each other.

2 HS - Thief from family members.

3 HS - Younger brother/sister or neighbour persons, father-in-law.

4 HS - Mother.

5 HS - Children, student, finance.

- 6 HS Servant, maternal, uncle's side, pet animal.
- 7 HS Business or life partner, competitor.
- 8 HS In-law's family members.
- 9 HS Father, guru, unknown person.
- 10 HS Person in authority, career or any govt. person, mother-in-law.
- 11 HS Friends, elder brother/sister.
- 12 HS Enemy, unknown person.
- 7 SL with duality, then more than one person involved in matter.
- 1 & 7 SL strongly connected with each other, then the native may be responsible.
  - 7 SL with 2-8-11 HS, then for taking benefit of insurance.
- 7 SL with 3-6-9 HS, then thief is away from the city, & with angle HS then thief is in the same city.
- 1 SL with 3-8-12 HS, then the person has misplaced the thing some where, no question of theft.
  - If Asc. SL & 11 SL are with 2, 6, J1 HS indicates recovery.

Theft things related with angle HS then it will get from the nearest place.

## If The Question Is for:

| Liquid cash or ornaments | - | 2 SL with 2-6-11 HS indicates       |
|--------------------------|---|-------------------------------------|
|                          |   | recovery. At the same time, we have |
|                          |   | to see the 6 & 11 SL for recovery.  |

Documents - 3 SL with 6 & 11 HS. If connected with 3-6-11 HS, then recovery possible.

Vehicle - 4-6-11 SL with 2-6-11 HS recovery is possible.

10 SL with Mars & also with 6-11 HS, then police will help in recovery.

# Eighth "House

Eighth house fundamentally signifies native's longevity, insurance, wealth of partner, mode of death, in-hereditary property, pension, accidents, operation.

Eighth HS is the most important for ENT, Eye sp., Dentist, Marine Engineer.

### **MODE OF DEATH:**

8 SL with malefic planets, Herschel, Neptune or with Badhak - marak then possibility of unnatural death.

8 SL with badhak - marak & 1 HS afflicted then the native have suicide tendency, but with positive 5-11 HS & duality also then the native will save, Second time the native will success.

8 SL - With fiery sign - Death from fire.

Earthy sign, Neptune, Rahu, Ketu - Death from poison.

Airy sign, Saturn, Rahu, Mercury - Death from hanging, a high altitude.

Watery sign, Moon, Venus, Neptune - Death from drowning, overdose of drugs.

4 & 6 HS - Sick & die at home.

6 & 12 HS - In hospital.

1-8-12 HS - Accidental death.

3-9-12 HS - During journey.

5 HS - During picnic, entertainment.

1-5-11 HS - Protect the native (except char lagna).

## HANG:

8 SL with badhak - marak, Saturn and Rahu, 12 HS & Jupiter, sun then the native will hang. ( Jupiter - law, Sun - government ).

#### ATTACK:

8 SL with badhak - marak. 7 & 8 SL with each other, afflicted then possibility of attacks. 8 SL with badhak - marak & 7 SL with 8 HS & positive HS of longevity also then the native will safe & other will die. A man who died in attacks, his & attacker RP match with badhak - marak of the person who died.

#### ACCIDENT:

8 SL with Asc.-8-12 HS.

Asc. SL also should be with 8 HS.

8 SL afflicted & 3-4-9 SL also afflicted & with badhak - marak then possibility of accident during journey & death also. 5-11 HS connection save the native. (11 HS except char Asc.)

## **OPERATION:**

8 SL with Asc-6-8-12 HS.

#### RETIREMENT BENEFIT:

8 SL with 2-6-11 HS, then the native will get easily. If 8-12 HS also connected then after some harassment, native will be benefited.

If 8 SL Duality with 2-6-11, than adopt Pension, otherwise P.F. is good.

## INSURANCE:

8 SL with 2-6-11 HS indicate benefit.

For Shop - 10 SL with 2-6-11 HS.

For Medical - 8 SL with 2-6-11 HS.

For Vehicle - 4 SL with 2-6-11 HS.

## **WEALTH OF PARTNER:**

8 SL if with 5-8-12 HS, then partner is a rich person. If 8 SL with 2-6-11 HS, then the native will be benefited from partner's wealth.

## IN-HEREDITARY PROPERTY:

8 SL with 2-4-6-11 HS & with Mars or Saturn, in period of 4-8-11 HS signifactor's Dasa, get fixed property.

8 SL with except than Saturn - Mars & 4 HS if,

Jupiter - Liquid cash. Mercury - Shares, bonds.

Venus, Moon - Ornaments.

Venus - Luxurious items, vehicles.

Venus in fixed sign - Furniture.

If 8 SL with duality, it indicates that the native will get part of the property. If with duality & connected to 3-4-10 HS, then the native will sell property & get money.

 $8\ SL\ with\ 4-12\ HS$ , then the native will get full property, but will have to pay some money to get the property.

8 SL is with 6-11 HS, then the native will get the full in hereditary.

8 SL with Mercury, Jupiter & 7 HS, then the native has to face the court for legal process to get the inheritance.

8 SL with 5-8-12 HS, then no property. After going for legal process connection to 5-8-12 HS including 6-11 HS, the native may get partial benefit.

## "Ninth "House

Ninth house fundamentally signifies religion, father, guru, long journey, Siddhi, higher education.

#### RELIGION:

When 1 SL with 9 HS & vice versa with karaka then the native has faith

9 SL with 4-8-12 HS - for bhakti marg.

2-6-10 HS - for karma marg.

3-7-11 HS - for reading, preaching.

1-5-9 HS - for meditation, mantra, self-development.

1 & 9 SL with 3-7 HS, then the native demand proof about religion.

9 SL with Saturn - The native will follow family tradition.

Jupiter - The native will give education approach in

religion or with religious institute.

Jupiter, Mercury - The native will learn as well as give religious

preacher/ lectures, pravachan.

Venus - From charity point of view, native will play

musical instruments for charity.

Venus, Saturn - Will go for construction of temple, ashram etc.

## **CHANGE OF RELIGION:**

Due to Rahu & afflicted Jupiter.

## GURU:

9 SL with 5-9-10-11 HS & with Ketn & Jupiter.

## **SANYASHI:**

- A) Asc. SL with Ketn, Saturn & 9 HS indicate spiritnal progress. If it is also with 3-9-12 HS then becomes sanyashi.
- B) Asc. SL with Ketu & 9 HS & have good combination of Mars & Venus, then at home the native will behave like sanyashi.

#### CRITICIZER:

9 SL signifies 2-6-10 or 3-7-11 HS connected to Mars, Mercury & Herschel.

#### FATHER:

- 9 SL with Badhak Marak from 9 HS indicates short longevity of father.
- 9 SL with 8 & 12 HS indicates not much support from father. If connected 2-6-7-10-11 HS, then full support from father for career.
- 1f 1 & 9 SL with 4-8 HS & afflicted Sun will spoil the relation with father.

#### FORTUNE:

9 SL with 1-2-3-6-10-11 HS indicates early & easy career development. If with 5-8-12 HS negative for fortune.

## YATRA:

9 SL with 3-5-9-10-12 HS.

## LONG JOURNEY:

- 9 SL with 4-9 HS & also with Mercury, Moon & Jupiter. It indicates long journey for education purpose.
  - 5 Entertainment.
  - 9 Religious purpose.
  - 6- 10 Service.
  - 7- 10 Business.
  - 7- 11 Venus Marriage.
  - 1-•6-8 Health point of view.
  - 8-•12 Problems during journey..

## SIDDHI:

11 SL with 5-10-11 HS & Saturn, Jupiter, Ketu.

If with 8 HS & Rahu connection for Tantrik.

## MANTRA SIDDHI:

5 SLs with 5-10-11 HS & Saturn.

## Tenth "House

Tenth house fundamentally signifies status, politics, sale property, karma etc.

#### STATUS:

1 & 10 SL with 1-2-3-6-7-10-11 HS & supported by Sun & Jupiter indicates good status.

10 SL with 8-12 HS - then chances of raid, set back in career.

10 SL with 5-9-12 HS - then always changes in career.

10 SL with 5-9-12-8 HS- then dismissal from job. But if 10 SL with 5-9-6-11 HS then suspension from job sometime, but will be reinstated with full benefits.

1f 10 SL with 6-11-10 HS & also with fixed or earthy sign & also with Saturn then the native will have a steady job.

1 SL with 5-9-3 HS indicates the native not interested in any activity.

SL of 1-11-10-6 HS strongly with 3-6-10-11 HS then the native will achieve success in life.

### SALE OF PROPERTY:

10 SL with 3-5-10 HS the native will able to sell property. If 10 SL with 3-5-10 & 7 HS also then the native will face some litigation while selling property.

10 SL with 2-6-11 HS then profit from sale of property. For reinvestment check 12 SL. If 12 SLis with 2-6-11 then benefit & with 5-8-12 indicates loss.

10 SL with 8-12 HS then loss.

If 10 SL with 6-2-11 HS as well as 5-8-12 HS then the native will invest in property or leave the property without benefit.

#### POLITICS:

1 SL with 3-7-10 HS Mars, Sun & Jupiter, Mercury, it indicates interest in politics.

10 SL with 9-10-11 HS - then the native enter in the politics.

10 SL with Sun - The native will reach higher post in politics e. g. Minister, CM, PM etc.

Mars - Will reach higher position in politics through military / police.

Jupiter - Through religion, law, finance etc.

Saturn - Through trust.

Mercury, Venus, Moon - The native will be at corporate level only i.e. MLA.

If 10 SL with 5-8-12 HS then failure in politics.

If 10 SL with 9-10-11 as well as 5-8-12 HS also then possibility of ups & downs in politics.

## CAREER:

10 SL is with

- Through self-efforts.

2 HS - Finance, family support, ornaments.

3 HS - Salesman, communication.

4 HS - Estate, farm, Automobiles, mine, support of mother, education.

5 HS - Art, sports, speculation, stage.

6 HS - Service, food, medicine, necessary items dealer, maternal uncle support.

7 HS - Business, public life.

8 HS - Insurance, liaison officer, illegal works, Pay & A/Cs officer.

9 HS - Education, religion, law, consultant.

10 HS - Self-efforts, father's business.

11 HS - Through elder brother / sister, friends or paternal uncle.

 Package. dept, recycling of wastage material, abroad, jail, hospital, distance place from birth, deal in hospital items, illegal activities.

## Eleventh "House

Eleventh house fundamentally signifies success in life. Elder brother / sister, friends, savings, social circle, paternal uncles.

## SUCCESS:

- 1 & 11 SL with each other then life will succeed & positive houses, then signifies success in early life.
  - 11 SL with 4-5-8-12 HS then will not succeed in materialistic life.
  - 1 SL with 3-6-10 HS indicates get success through efforts.
- 1 SL with 5-8-12 HS & get support from 11 HS then the native success through wrong way.
- 11 SL with 2-4-6-11 HS then get support from elder brother / sister. If with 2-3-6-10-11 HS get support from friends & society. And with 5-8-12 not get support, loss in dealing, on wrong way through friend circle.

#### IN HC:

11 HS indicates fulfillment of the desire of person or not.

Positive HS for Career - 6-10-11 HS.

Marriage - 2-7-11 HS.

Education - 4-6-9-11 HS.

In Hc, 11 SL should signifies positive HS. of question related HS, then it indicates positive answer for Hc.

## **RELATION WITH PUBLIC LIFE:**

11 SL with 3-7-10-11 HS then public life is good.

If with 2 HS - Through finance.

9 HS - Through religion, education & ambassador.

5 HS - Social club, trust.

6 & 10 HS - Through business, karma.

#### FRIEND / SOCIAL CIRCLE:

- 1 SL & 11 are connected with each other or 11 SL with 2-3-10-11 HS, then good support from friends. If with 8-12 HS then loss from friends.
- If 11 SL with Mercury / Jupiter & 4-9 HS, then good support from friends in education.
- 11 SL with Venus, Mars & Moon & 3-5 HS, then friend circle only for picnic or enjoyment.
- 1f 11 SL with 3-7-11 HS then social relation with friends & with 2-6-10-11 HS, then get support in career.

## **SAVINGS:**

2 & 11 SL with 2-6-11 HS indicates the native have good savings. But if with 5-8-12 HS indicates negative result.

## Twelfth "House

Twelfth house fundamentally signifies investment, abroad, prison, deep occultism, hospital, bhoga - yoga, blame, misfortune, defect in organ.

## **INVESTMENT:**

12 SL with 2-6-11 HS indicates benefit, but with 5-8-12 HS indicates loss.

### ABROAD:

12 HS or 12 SL with fixed sign 3-9-12 & if 4 HS afflicted, then permanent will stay at abroad. If with 11-3-9 HS, then return to home.

 $12~\mbox{HS}$  in fixed sign, then permanent stay, cardinal sign - 1st time & dual sign - frequently travelling.

12 SL is with- 7 HS - For marriage purpose / business.

4-9 HS - Educational.

5 HS - Entertainment / child.

6 - 10 HS - Career.

1 - 6 - 8 HS - Health.

Afflicted Jupiter & 3-8-12  $\,\mathrm{HS}$  -  $\,\mathrm{Run}$  away from country to protect himself from legal procedure.

## **PRISON:**

1f 12 SL with Rahu & 3-8-12 HS then possibility of prison.

1f 12 HS SL with fixed sign indicates long term & other sign for short term.

1f 12 SL with 2, 4, 11 HS = Indicates bail.

If 12 SL with 7-10 HS = For politics & business.

2-8HS = For financial. 1-8 or 7-8 HS = For criminal.

# Keys For Quick Prediction

#### SPECIFICATION

| N.T | _ 4 |   | _ |   |
|-----|-----|---|---|---|
| IN  | ot  | æ | S | : |

= Fixed. M Movcable.  $\mathbf{C}$ = Cardinal. PH = Positive HS, NH MH Main HS... Negative HS,

K Karaka =

Mh - 1, 3, 8, PH - 1, 5, 10, NH - 6, 8, 12 + 1. Longevity

Badhak Maraka, K - Saturn.

MH - 1,8, 12, PH - C - 1, 5, 9, F - 1, 5, Accident

> 11, M - 1, 5, 9, 11, NH-7, 8, 12, K - Mars, Saturn, Rahu-Ketu.

MH - Asc, PH - C - 1,5, 9, 10, F - 1,5, 3. Health

10, 11, M - 1,5, 9, 10, 11 NH - 6, 8, 12,

K - Sun, Moon.

MH - Asc. 4, PH - 2, 4, 11, 8, 4. Missing Person

C - Short period,

F - = Long period, M - More than

expected, NH - 3, 9, 12 (6, 8, 12).

MH - 11, PH - 2, 6, 11, NH - 5, 8, 12. Missing thing

5 Financial loss MH - 2 & 12, NH - 8, 5, 12, K - Jupiter.

6. Table talk MH - 3, 11, PH - 7, 9, 11, 3, K - Mercury.

MH - 3, PH - 2, 3, 6, 11, NH - 8, 5, 12. 7. Lottery

K - Jupiter.

MH - 3, Sun, Moon, Venus, Jupiter -8. News

True,

Mars - Saturn - Joke, Uncompleted,

Mercury - False.

9. Expected News MH-3, PH-7, 9, 11, NH - 8, 12,

|                       |   | K - Mercury.   |
|-----------------------|---|--|
| 10. Contract          | - | MH-3, PH-9, 11, NH - 8, 5, 12,<br>K - Mercury. Moon, MH - 11, PH - 3, 10,<br>Dasa - 2, 6, 10, 11.  |
| 11. Mccting           |   | MH-3, PH-11, K-Mcrcury.  |
| 12. Editor            | - | MH - 3, PH - 11. K - Mercury - Saturn.   |
| 13.N. O. C.           | • | MH - 3, PH- 11. K-Mercury.   |
| 14. Agency            | • | MH - 3, PH - 7, 9, 10, 11, K - Mercury,<br>Dasa - 2, 3, 6, 9, 10, 11.  |
| 15. Vehicle           | - | MH - 4, PH - 4, 11, 12, NH - 3, 8 (12),<br>K - Venus. C & M Sign.  |
| 16. Property Mortgage | - | MH - 4, PH - 6, NH - Fixed sign.   |
| 17. Education         | • | MH - 4, PH - 4, 9, 11, NH - 3, 5, 8, K - Mercury, Jupiter.   |
| Scholarship           | - | MH-6, 8, PH-2,6,9, 11, NH - 5.   |
| Education 1n Abroad   | • | MH - 12, PH - 3, 9, 12(4,6, 11),<br>NH - 5, 8.   |
| 18.House              | - | MH - 4, PH - 4, 11, 12, NH - 3, 8 (rental), 3, 8, 12, K - Mars, Saturn.  Sale - MH - 10, PH - 3, 5, 10, 6,  Dasa - 3, 12.  Jappti - MH - 4, NH - 5, 8, 12.  K - Saturn.  L. License - MH - 4, PH - 4, 11, 12, 8,  Dasa- 3, 12. |
| 19.Issue              | - | MH - 5, 11, PH - 2, 5, 11, NH - 1,4, 10 (8, 12), K - Jupiter.<br>Barren Sign - 1, 3, 5, 6 sign.  |

|            | F-PH- 1,5, 11.<br>M-PH-1,5,9, 11.   |
|------------|---|
| 21.Loan    | - Home - MH - 6, 3, PH - 2, 3, 6, 11, NH - 5, 8, 12, K - Mars.  Business - MH - 6, 3, PH - 7, 10, K - Jupiter, Mercury.  Vehicle - MH - 6, 3, PH - 4, K - Venus.  Repayment - MH - 8, 12, PH - 2, 6, 11, K - Jupiter, Mercury.  |
| 22.Tenant  | - MH-6,PH-2,4,6,11, NH-8,12,3,<br>K-Mars.<br>Tenant leaves - MH-6,9,PH-6,8,3,10.  |
| 23.Service | - MH-6,PH-2,6, 10, 11, NH - 1, 5, 9, K - Saturn.  Leave the job - MH - 10, NH - 1, 5, 9.  Dismiss - MH - 10, NH - 1, 5, 9, 12, 8.  Rejoin - MH - 10, PH - 2, 6, 10, 11.  Promotion - MH - 10, PH - 2, 6, 9, 10, 11, K - Sun, Jupiter, Mars.  Chairman - MH - 10, PH - 2, 6, 9, 10, 11, K - Sun, Jupiter, Mercury, Saturn. |

Disturbing - Rahu / Ketu.

Miscarriage - Ketu / Mars. Dual sign - 3, 6, 9, 12.

Remedy - C - PH - 1,5,9.

- MH-6, PH-1, 5, 11, NH-6, 8, 12.

House - MH-8, PH-4, 11, K-Mars-Saturn.
 Cash - MH - 8, PH - 2, 11, K - Jupiter

- MH - 7, PH - 7, 2, 11, NH - 1, 6, 8, 10, 12,

- MH-7, PH-5, 11, NH - 6, Marak.

- MH-8,PH-2,6,11.

K - Venus.

Delayed - Saturn

20.Disease

24.Legacy

25. Doctor

26. Donation

27. Marriage

| Divorce - MH - 7, PH - 1, 6, 10, 12, 3, 4 |
|---|
| K-Jupiter- Mercury.                       |
| Second Marriage - MH - 2, PH - 2, 11.     |

28. Business

- MH 10, PH 2, 7, 10, 11, K - Jupiter, Mars. Saturn, Mercury.(4-8-11 - Good for retail Shop, not for wholesale). Business loss - MH - 7, NH - 8, 12. Profession - MH - 10, PH - 2, 7, 10. Partnership - MH - 7, PH - 5, 11, NH - 6, 12 (loss), 5, 8, 12 (break).
- 29. Service + Business
  - MH 10, PH 2, 6, 10, 7 duality.

30. Politics

- MH-10, PH 1, 6, 9, 10, 11, NH 5, 8, 12.
   K-Sun, Mars, Jupiter & SAturn.
- 31. Fame & Progress
- MH 10, PH 6, 10, 11, Dasa 9 HS. K-Sun.

32.Ticket

- MH-11,PH-3.
- 33. Advertise
- MH 11, PH 3. 9, 3 - Good response. 6, 2, 11 -Best.
  - 6, 3, 10 Medium.

34. Abroad

MH - 12, PH - 12, 3, 9, NH - 4, 8,
 K - Moon, Mercury & Jupiter.

35. Jail

- MH 12, NH 3, 8, 12. K Rahu. Release - MH - 4, PH - 2, 4, 11.
- 36. Investment
- MH 12, PH 2, 3, 6, 10, 11 (profit), NH 5, 8, 12 (loss).